

financial services guide

important information

Your *Financial Services Guide (FSG)* contains information about the services we offer you; how our financial advisers are paid; and our internal and external dispute resolution procedures. The FSG is designed to help you make an informed decision as to whether or not our approach to financial planning is suitable for you.

Our approach to providing financial advice can be summarized as follows:

Step 1 – Financial Check Up / Consultation / Salary Packaging Advice **Cost \$ 440 (inc. GST)**

- This appointment is designed to allow us to fully understand your financial situation and objectives, and allow us to assist you in understanding the facts of your situation.
- No written report is provided, rather this is general advice, so you should not act upon this information without first obtaining appropriate specific and written advice.
- No financial strategy or financial product will be recommended at this step.

Step 2 – Strategic Financial Plan **Cost \$2,200 (inc. GST)**

- A written report is provided with multiple scenario projections, designed to help you understand the projected outcome when making various financial choices, based upon assumptions we believe reasonable.
- This service does not contain any specific strategy or product recommendation for you, rather it is general advice only.

Step 3 – Statement Of Advice **Cost \$2,200 (inc. GST)**

- A written report is provided including specific strategy and product recommendations and will contain specific personal advice, the basis on which advice is given, and information about any fees payable to us by product providers (there are none), commissions payable to us by product providers (there are none) and associations (there are none) that may have influenced the provision of the advice.
- When recommending a particular product we will give you information on the product via a *Product Disclosure Statement (PDS)*.

Step 4 – Wealth Management Service **Annual Cost \$4,400 (inc. GST)**

- When joining our ongoing financial advice service, any recommended financial products will be implemented at this stage for no additional cost, including managed investment funds, superannuation funds, account based pension funds or margin loans.
- Our ongoing advice service is provided to ensure the continued appropriateness of your investment portfolios and the fine tuning of financial strategies, including a written annual *Statement Of Advice*.

Note - The fees advised above may increase where Rise Financial deems a situation to be more complicated or carries greater advice risk, with the higher fee advised and agreed upon before any work commences.

Please retain this document for your reference and any future dealing with Rise Financial.

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Your adviser will be **Phillip Thompson**.

Operating as a financial planner since 1996 and qualifications including Masters of Management, Bachelor of Commerce, Diploma of Financial Planning and Certified Financial Planner, Phil is well positioned to provide quality financial planning advice.

Specialising in personal financial planning and wealth management, Phil can bring many individual aspects of financial planning together and ensure that they all operate effectively.

Phil is a long standing member of the Financial Planning Association, and has been actively involved in the local Financial Planning Chapter, filling the role of Chairman from 2002 to 2007.

Phil is also a member of the Independent Financial Advisers Association of Australia (IFAAA), now called the Profession of Independent Financial Advisers (PIFA).

In 2002, Phil was honoured by the Commonwealth, receiving a Bravery Medal from the Governor General on behalf of Her Majesty Queen Elizabeth II.



Rise Financial provides truly independent advice and all advisers are remunerated on a purely fee for service basis.

Rise Financial is a recognised Professional Practice of the Financial Planning Association (FPA).

CONTACT DETAILS:

Location: 25 Michell Street
MONASH ACT 2904

Postal: PO Box 6260
CONDER ACT 2906

Phone: 02 6292 0015

Mobile: 0412 000 015

Fax: 02 6292 0071

Email: phil@risefinancial.com.au

Website: www.risefinancial.com.au

Skype Name: risefinancial

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WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Phillip Thompson is the sole director of Rise Financial Pty Ltd as trustee for the Thompson Family Trust (hereafter referred to as Rise Financial), which is the entity responsible for the advice provided and holds an Australian Financial Services Licence 311718, with ACN 123 540 027. Rise Financial is responsible for any advisory services provided to you by our advisers.

Rise Financial was established in March 2004 to serve the financial needs of the people of Canberra and its surrounding regions. Rise Financial's aim is to provide truly independent financial planning advice with no conflicts of interest.

Rise Financial is a member of the Financial Planning Association of Australia as a Financial Planning Association Professional Practice and Phillip Thompson is a Member of the Financial Planning Association of Australia, and both are committed to the Financial Planning Association's Code of Ethics and Rules of Professional Conduct.

PRODUCTS RISE FINANCIAL IS LICENSED TO PROVIDE

Rise Financial holds an Australian Financial Service Licence (AFSL). Under the licence, Rise Financial deals in and provides advice and services in relation to the following products:

- Banking
 - Basic Deposit Products
 - Term Deposits
- Insurance
 - Life Insurance Products
- Investments
 - Debentures
 - Managed Funds
 - Direct Equities
- Superannuation
 - Personal Superannuation
- Retirement
 - Annuities
 - Account Based Pensions
- Investment Lending
 - Margin Loans

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THE FINANCIAL ADVICE PROCESS

We provide both general advice and personal advice

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SOA) which you can take away and read.

The SOA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement (PDS). This contains information to help you understand the product being recommended.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a new Statement of Advice (SOA) which we will provide you and also retain on file. You can request a copy of the SOA at any time up to 7 years after the advice is provided.

FEES

Our fees are based on the services that we provide to you (set out on the first page). They may be for one-off advice services, or they may be for ongoing advice services.

Our fees are always a fixed amount and agreed with you in advance.

COMMISSIONS

We provide independent financial advice which means we do not receive commissions or any other benefits from product providers when providing our financial planning services.

REFERRAL PAYMENTS

Rise Financial will not accept any incentive or payment for referring you to other professionals to have work performed.

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PRIVACY AND CONFIDENTIALITY

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.

COMPENSATION ARRANGEMENTS

Rise Financial does have, and will maintain, adequate Professional Indemnity (PI) cover which also covers work provided to clients should your adviser / representative cease working with the licensee Rise Financial.

MAKING A COMPLAINT

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact Phil about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to:

Rise Financial Pty Ltd
Attn: Principal
PO Box 6260
CONDER ACT 2906

We will try and resolve your complaint quickly and fairly.

FINANCIAL SERVICE DISPUTE RESOLUTION SCHEMES

If you are not satisfied with the steps taken by Rise Financial to resolve your complaint, or with the result of our investigation, you may wish to contact the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial service complaint resolution that is free to consumers.

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Internet: www.afca.org.au
Email: info@afca.org.au