



# Your Financial Services Guide

## The documents you will receive from us

**This Financial Services Guide (FSG), which includes the Representative Profile presented with it, is designed to clarify who we are and what we do, and help you decide whether to use our services.**

**It also contains information on how you can pay for our services and how we ensure your satisfaction with the quality of our advice.**

In addition to this Financial Services Guide, when we provide you financial advice we will also present you with a written Statement of Advice (SOA). This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this FSG.

If you receive further financial advice from us, we will present you with either another Statement of Advice or keep our own written Record of Advice (ROA). You can request a copy of this by contacting your adviser any time up to seven years from the date of the advice provided.

We will also provide you with a Product Disclosure Statement (PDS) or offer document for all financial products we recommend, where applicable, to help you make informed decisions.

### **Giving us instructions**

If you want to make changes to your financial plan or provide other instructions, you can contact us using the details in the Representative Profile. Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method as agreed with your adviser.

# About us

**Established in 1994, Apogee Financial Planning Limited (Apogee FP) is a leader in the Australian financial services marketplace, offering a range of financial products and services.**

As a member of the National Australia Group of companies and managing over \$3 billion, Apogee FP provides your adviser with essential services and resources to ensure you receive sound investment advice.

## **Our associations and relationships**

At Apogee FP we pride ourselves on providing a comprehensive range of financial planning services, underpinned by unparalleled customer service and personal attention to our clients' needs.

Apogee FP is responsible for the financial services and advice your adviser provides to you. Our advisers are authorised representatives of Apogee Financial Planning Limited ABN 28 056 426 932, Australian Financial Services Licensee Number 230689.

A number of companies within the National Australia Group, including MLC Investments Ltd, MLC Ltd, NAB OnLine Trading Ltd, JANA Investment Advisers Pty Ltd, Plum Financial Services Ltd and National Australia Bank Ltd, are financial product providers whose products we may recommend.

Because helping you realise your goals and objectives is of paramount importance to us, our consultants can also recommend appropriate products from a broad range of financial product providers outside of the National Australia Group.

# How we manage your personal information

**To give you appropriate advice, our advisers will need to ask you about your current financial situation, what you are looking to achieve and other personal information.**

**Without this information, your adviser may not be able to provide you with advice relevant to your circumstances.**

## **Collecting your personal information**

We need to collect your personal information for a variety of purposes, including to provide you with the financial services you have requested and to contact you about other products and services that may be relevant to you.

## **Protecting your privacy**

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely by your adviser.

You can access your file by contacting your adviser. In some circumstances, permitted by law, we may deny you access and in that event we will explain the reason why.

## **Disclosing your personal information**

We may provide your personal information to the following types of service providers:

- other advisers, paraplanners and organisations who work with us to provide the financial services you have requested;
- insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- organisations that help us operate our business, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services;

- your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business;
- government authorities and other organisations when required by law.

## **Consent to marketing activity**

We presume you consent to being contacted by us about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting your adviser.

If you would like to know more about our privacy policy, please contact your adviser. For more information about your privacy, you can visit the Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au)

# How you can pay for our services

**At Apogee FP we provide various payment options for the financial advice you receive.**

You can pay in the following ways:

- as a fee for service that will be deducted from your investment as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract, cash management trust, annuity, cash or loan product; or
- a combination of the above.

## **Other payments we may receive**

We will provide you with details of all fees, commissions, or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

## **Benefits we may receive**

Sometimes in the process of providing advice, our advisers may receive benefits from product providers.

## **Conferences**

Our advisers may attend conferences subsidised in whole or part by product providers. Eligibility to attend may be based on business revenue targets as well as achieving our internal quality standards and accreditations. Apogee FP may also receive sponsorship payments from product providers to subsidise our own conferences and professional development events.

The Representative Profile provides details of other benefits your adviser may receive.

## **Non-monetary benefits**

Apogee FP and your adviser keep a register detailing any non-monetary benefit (greater than \$300 value) that may be received from a product provider. You can view this register by contacting your adviser.

## **Referrals**

If you have been referred to us by someone else, we may pay them a fee, commission, or benefit for that referral. This is generally:

- a fixed fee payable if we provide you with paid personal advice;
- a proportion of the initial and/or ongoing fees or commissions we disclose to you; or
- a combination of both.

Details of any arrangement will be provided in our advice to you.

# Your confidence in our advice

**Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.**

**If you are unhappy with the advice you receive or other aspects of our service, please let your adviser know so we can act on it immediately.**

## **Our complaints procedure**

If your adviser has not satisfactorily resolved your complaint within three days, please contact our Complaints Resolution Team on 1800 611 950 or put your complaint in writing.

Please mark the envelope 'Notice of Complaint' and send it to:

**Complaints Resolution Team  
Apogee Financial Planning Limited  
PO Box 1086  
North Sydney NSW 2059**

If your complaint isn't resolved to your satisfaction within 45 days, you may refer the matter to an independent complaints handling body. We are a member of the Financial Ombudsman Service (FOS), which provides accessible, fair and independent resolutions services that are free to consumers.

You can contact FOS on **1300 78 08 08**, at [www.fos.org.au](http://www.fos.org.au), by email to [info@fos.org.au](mailto:info@fos.org.au) or in writing to:

**The Manager  
Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001**

Apogee FP holds professional indemnity insurance that satisfies the requirements (Section 912B) of the Corporations Act. This insurance also covers the conduct of advisers who were authorised by us at the time of your complaint, but are no longer representatives of Apogee FP.

**Apogee Financial Planning Limited  
ABN 28 056 426 932**

**Australian Financial Services  
Licensee No: 230689**

**Registered Office 105-153 Miller St  
North Sydney NSW 2060**

# Representative Profile

**This document forms part of the Financial Services Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.**

## Who we are

Your advisers are:

Marg Clark  
Authorised Representative No. 242141

Marg has in excess of 30 years experience in the financial planning industry, and has obtained the Diploma of Financial Planning. Marg is a CERTIFIED FINANCIAL PLANNER™ and also a member of the Financial Planning Association of Australia.

Melisa Daly  
Authorised Representative No. 242316

Melisa has in excess of 13 years experience in the financial industry and has obtained the Diploma of Financial Planning. Melisa is a CERTIFIED FINANCIAL PLANNER™ and also a member of the Financial Planning Association of Australia.

Cathy Shimmin  
Authorised Representative No. 269262

Cathy has completed the Diploma of Financial Services as well as the Advanced Diploma of Financial Services. She has been awarded a scholarship which has assisted her gain Certificate IV in Client Management, as well as providing her with additional relevant training.

They offer their services on behalf of Apogee Financial Planning Limited.

The Financial Services that the above advisers offer are provided by Bayside Financial & Insurance Services Pty Ltd, ABN 32 008 195 926 Authorised Representative (AR) No. 242348.

The WIN Investment Network team has a long history of helping people to achieve their financial goals and to live life to the fullest. Quality of advice and excellent customer service is the key to the WIN Investment Network "experience".

Bayside Financial & Insurance Services Pty Ltd T/A WIN Investment Network are committed to providing high levels of service at very reasonable rates. Our promise to you – dedication, diligence and integrity in all that we do.

Apogee Financial Planning has authorised them to provide you with this FSG.

## Quality Advice Programme

Melisa Daly has been Quality Advice accredited by Apogee Financial Planning Ltd under our internal Quality Advice Programme.

The Programme involves a defined set of standards for measuring quality of advice. In order to receive Quality Advice Accreditation, they were required to meet a number of essential criteria in relation to financial planning principles and have a number of their financial plans assessed against the Quality Advice standards.

Ongoing and regular assessment of the quality of advice provided to their clients is also an important element of the Programme.

## What we do

We are authorised by Apogee Financial Planning to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Social Security
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Products
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes, including Investor Directed
- Portfolio Services (IDPS)
- Retirement Savings Account Products
- Securities and Superannuation

## Contact us

For more information on anything you have read in the Financial Services Guide or Representative Profile, or if there is anything else we can help you with, please contact us at:

Address: 2/102 Greenhill Road, Unley SA 5061

Phone: 08 8373 6800

Fax: 08 8373 1566

Email: [invest@wininvestment.com.au](mailto:invest@wininvestment.com.au)

Website: [www.wininvestment.com.au](http://www.wininvestment.com.au)

August 2009

# Representative Profile

## Benefits we may receive

To be truly open and honest with our clients, we have detailed below how certain product purchases may benefit our business.

### **Business Equity Valuation (BEV)**

In the event of our death or permanent disablement, or if we were to leave the financial planning industry, Apogee Financial Planning provides a buyer of last resort option called BEV. This helps manage the transition of ownership to ensure you continue to receive advice.

The value of a sale under BEV is based on a multiple of ongoing revenue received by the business on an annual basis. The multiple can range from 2.5 to 4 depending on the proportion of the ongoing revenue that comes from clients who hold MLC group financial products.

Here are some examples to help you understand the potential benefit to us of our clients holding MLC group product:

- If the ongoing revenue of the business was \$100,000 and 50% of our clients held MLC group products, the sale value for the financial planning business would be between \$250,000 and \$350,000;
- If the ongoing revenue of the business was \$100,000 and 85% of our clients held MLC group products, the sale value for the financial planning business would be up to \$400,000;

Importantly, BEV is subject to us meeting certain compliance requirements and standards.

# Schedule of fees

<b>Initial Consultation</b>	<b>First Half Hour of appointment</b>	<b>Free</b>
	<ul style="list-style-type: none"> <li>▪ Examine Lifestyle Needs</li> <li>▪ Discuss client expectations</li> <li>▪ Explanation of process</li> <li>▪ Assess Compatibility</li> </ul>	
	<b>1 – 1½ hour appointment</b>	<b>\$220</b>
	<ul style="list-style-type: none"> <li>▪ Completion of Client Profile</li> <li>▪ Clarify present position</li> <li>▪ Identify financial goals &amp; objectives</li> <li>▪ Discuss investment time frame</li> <li>▪ Clarify tolerance to investment risk</li> </ul>	
<b>Statement of Advice (SOA) Preparation Fees (Initial &amp; Review)</b>	<b>Limited Advice</b>	<b>\$220</b>
	<ul style="list-style-type: none"> <li>▪ Commencement of a Savings Plan</li> <li>▪ Lump Sum Investments</li> <li>▪ Placement of Risk Insurance</li> </ul>	
	<b>Lifestyle Plan</b>	<b>\$550 - \$1,650</b>
	<ul style="list-style-type: none"> <li>▪ Evaluation of present position compared to stated objectives</li> <li>▪ Examine alternative methods of achieving stated objectives</li> <li>▪ Recommendations discussed in depth</li> <li>▪ Gearing</li> <li>▪ Protection Analysis</li> <li>▪ Superannuation Consolidation including analysis of fees and charges and comparison of historical returns</li> <li>▪ Wealth Accumulation - providing detailed lifestyle and financial analysis.</li> </ul>	
	<b>Retirement Plan &amp; Multiple Strategy Plans</b>	<b>\$1,650 - \$5,500</b>
	<small>Cost of SOA to be agreed dependant on level of complexity</small>	
	<ul style="list-style-type: none"> <li>▪ Detailed Retirement Planning</li> <li>▪ Complex financial planning</li> <li>▪ Issues dealing with multiple entities &amp; multiple strategies</li> </ul>	
	➤ These fees are subject to change without prior notice	
	➤ Advice and Service fees may be paid via credit card, direct debit, cheque or collected through the investment platform.	

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**Ongoing Business Relationship Prices** (excludes Plan Preparation fees)

**Informed Service Package:**

**\$220 per annum**

- Offer of an Annual Lifestyle and Financial Review Appointment
- Investment Valuation and Progress Statement of Advice

***Please Note:** Additional services required outside of an annual review appointment will be charged a Consultancy Fee in quarter hourly increments.*

**Client Care Service Package: 0.83% of Funds under Management**  
Charge minimum \$990 pa (including GST)

- Annual Lifestyle Review
  - Budgeting
    - Setting priorities
    - Debt reduction
  - Wealth Protection
  - Estate Planning
    - Wills and POA
  - Wealth Creation
  - Retirement Strategies
    - Tax and Centrelink solutions
- Annual Strategy Review and Financial Check Up
  - Re-establish goals
  - Ensure Goals remain appropriate
  - Implement changes to strategy
- Annual Investment valuation Report
- The ongoing review of Investment/fund Managers
- Seminar Invitations
- Financial Newsletters
- Lifestyle Newsletters
- Topical Informative Articles

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**Consulting Fees**

Fee for service, charged in quarter hourly increments

**\$220 ph**

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