

Financial Services Guide

A guide to our
relationship with you



Purpose and Content

This Financial Services Guide (FSG) provides important information to help you decide if you want to use our financial services. It includes details of:

- The financial services and products we offer
- Our fees
- Adviser(s) who may be appointed to assist you with financial services
- How we and our associates are paid, and any interests, associations or relationships that could affect our advice
- Our internal and external dispute resolution procedures and how to access them
- Our privacy policy

What other documents might I receive?

If you decide to obtain personal advice from us we will provide our initial advice and any significant subsequent advice to you in a written report called a Statement of Advice (SOA). Your SOA will set out our advice, the basis on which it is given, our fees and/or commissions, as well as information about any associations or relationships that could affect it.

It is important to note that we can only provide personal financial advice after making enquiries, and after giving consideration to your current financial situation and future requirements.

If you receive additional ongoing financial advice from us and a SOA isn't provided to you, we will record details of that advice in a Record of Advice document. You can request a copy of any relevant Record of Advice documents within seven years of receiving the advice from us.

You should also note that if we recommend a particular financial product to you, we will generally provide a Product Disclosure Statement containing information about the particular product in order to help you make an informed decision.

Changes to information in the FSG

We may update information in the FSG from time to time. You should refer to our website for the latest version. If you cannot access the FSG via our website, please contact us, and we will arrange to forward a copy to you at no charge.

About Us

This FSG, has been produced by QT Financial Planning Pty Ltd ABN 35 116 361 650 (QTFP, 'we', 'us', and 'our').

QTFP is a Corporate Authorised Representative (ASIC No: 293929) of Actuate Alliance Services Pty Ltd ABN 40 083 233 925 (Actuate) and will provide financial services on behalf of Actuate.

Our Products and Services

QTFP offers you the flexibility and convenience of accessing high-quality financial advice and services to help you generate and maintain wealth over time. Services offered or arranged by us include:

- Advice on investment objectives and strategies to help you achieve your financial goals
- Advice on structuring your investments and superannuation for optimal tax effectiveness and flexibility
- Regular review of your financial planning strategies, objectives and portfolio investments
- Share market trading and portfolio construction
- Administration of, and reporting on, your investments - including performance and asset allocation position
- Advice on wealth creation strategies and cash flow management issues
- Advice on Managed Discretionary Account (MDA) investment programs
- Retirement planning advice
- Life Insurance advice

We can advise and deal in relation to the following financial products:

- Deposit and Payment Products
- Government debentures, stocks or bonds
- Investment life insurance products and life risk insurance products
- Managed Investment schemes including investor directed portfolio services
- Miscellaneous financial investment products limited to MDA Services
- Securities
- Standard margin lending facilities
- Superannuation and retirement savings accounts

Our Advice

Making successful decisions is the start of building financial security and achieving your lifestyle goals. Sound financial advice and understanding are the foundations on which successful decisions are made.

At QTFP we are focused on your financial future. We will help you define your lifestyle and financial goals, understand your preferences and priorities, and then be there to help ensure that you are on track to achieve them.

When you choose QTFP you gain the benefits of a team of specialist professionals committed to helping you gain financial well-being by providing high quality advice and personalised service.

Who will be my adviser?

The name and contact information for your adviser has been set out in the Adviser Profile attached to this FSG. It is important to note any restrictions to the authority set out in the adviser profile.

How will you prepare and provide me with suitable advice?

We examine your financial position and create a structured plan designed to achieve your financial goals in life over defined timeframes. We do this by helping you to identify and prioritise your goals, developing realistic strategies and helping you to assess the merits of each alternative - making any changes you require to the strategies. A regular review will ensure that your strategy remains consistent with your goals and objectives as they change over time.

What information should I provide to receive personalised advice?

You need to provide us with details of your personal objectives, financial situation and any other relevant information, so that we can offer you the most appropriate advice possible.

Naturally, you may choose not to provide this information, or limit the scope of the advice provided by us. However, if you don't provide us with complete or accurate information, it is important to be aware of the risk that the advice you then receive may not be appropriate to your needs, objectives and financial situation.

Similarly, if you do not obtain financial advice from us, however you instruct us to apply for or acquire a financial product on your behalf, without this advice, we will not fully take account of your needs, objectives and financial situation in acquiring for or applying for these financial products and there is a risk the financial products you select will not meet these needs and objectives.

Are there any limitations to your advice?

We only advise and deal in products and services that are listed on Actuate's Approved Products and Services List. This list, which is continually reviewed and updated, is the result of research of a wide range of financial products, and administration arrangements, of leading financial product issuers. From this process we select the best and most appropriate for the majority of our clients. For more information on our Approved Products and Services, please contact your adviser.

As there may be other products and services that could also be suitable, you should observe any warnings and consider any significant risks contained in our advice prior to implementing any of our recommendations - as any investment decision carries with it a degree of risk - either the risk of capital loss or the risk of the expected benefits not being obtained. We also recommend that you seek independent legal and tax advice about our recommendations and confirm any entitlement to government benefits with the relevant department.

Is the advice restricted in any way?

QTFP does not provide financial services in relation to Foreign Exchange or General Insurance Products.

Who is responsible for the financial services provided?

Actuate, is responsible for the services provided to you and has authorised the distribution of this FSG.

Our Fees

How will I pay for the services provided?

We offer a variety of service levels and fee structures that can be tailored to suit your individual circumstances. Before we provide any services we will agree with you how you would like to engage with us and the associated costs. Fees may comprise one, or a combination of the following:

- A fee based on the value of the funds you invest
- A fee based on the time we spend developing or implementing your plan
- An agreed fee-for-service e.g. a management fee paid annually or in instalments
- A fee for securities transactions through the ASX or Chi-X.
- Commission paid to us by financial product issuers out of their fees, for so long as you hold the product

What are the typical fees I can expect?

Initial consultation. The initial consultation with a QTFP adviser is available without cost or obligation.

Statement of advice fee. A Statement of Advice (SOA) is the official term for a Financial Plan. Your SOA is your individual plan that is personalised and carefully designed for you. Its goal is to provide you with the strategies to achieve your goals. The fee for your SOA will range from \$990 for non-complex advice to \$5,500 (including GST) depending on the complexity and nature of the advice required. We will discuss the exact fee with you before initiating the preparation of your personalised advice.

Implementation fee. Implementing your plan is complex and involves ensuring that all the components are in place, and all the details are bedded down. This is a very important aspect of our service as well designed strategies will only serve you well when they are implemented correctly. A percentage scale based on the amounts invested is used to calculate the fee as follows (including GST); we take into account any existing holdings you have with us when calculating this fee.

- 0.88% on first \$400,000
- 0.44% on next \$400,000
- 0.00% over \$800,000

Ongoing review service fee. Making sure that you stay on track to achieve your goals is the most critical component of financial success. Our comprehensive review service is designed to deliver this to you. We consider your current needs including income, changing circumstances, protecting your wealth and the appropriate strategies for your stage of life. We are aware of the changing environment including markets, economic data, investments and legislation; we bring this knowledge to bear for your benefit. The ongoing fee for your personal review service is up to 1.50% (including GST). We provide updated advice in line with your needs and implement any changes which have been agreed with you.

Hourly rate. We may agree and charge an hourly fee for work undertaken that is not covered by the above fees. Our schedule of hourly fees (including GST) are as follows:

- Adviser - \$275 - \$550 per hour
- Support staff - \$165 per hour

Commission. In relation to insurance, some loan products and some older investment products, commission may be paid to us by financial product providers out of their fees. Initial and/or ongoing commissions are generally calculated as a percentage of the value of the investment, the loan balance or the insurance premium paid and varies due to a number of factors.

We will only recommend a product that pays a commission, after considering and investigating whether it is appropriate to your circumstances. We will tell you about any commissions paid to us.

Our Relationships

Do you have any relationships that might influence the advice?

It is important to understand the relationships that exist as they may be considered an influence to our advice. These are:

Our relationships with other professionals

Actuate as the Authorising Licensee, and QTFP, may enter into arrangements from time to time to pay a share of its fee and/or commission income to third parties for referring clients to us. Where such referral arrangements are in place we will disclose the details in your Statement of Advice.

Where you are referred to QTFP by a QTMB staff member, an incentive payment or bonus may be paid as a result of the referral. The nature of the incentive or bonus can vary depending on a number of factors. Details of any payment or bonus will be outlined to you when engaging the services of QTFP, and documented in your Statement of Advice.

What is the relationship between QT Mutual Bank (QTMB), Actuate and QTFP?

QTFP is jointly owned by QT Mutual Bank Limited and SFG Australia Limited (SFGA). Actuate is a wholly owned subsidiary of SFGA and holds an Australian Financial Services Licence (AFSL) Number 240959. Under current legislation, only an Australian Financial Services Licensee, or one of its Authorised Representatives, can provide financial planning services.

QTFP has been appointed as a Corporate Authorised Representative of Actuate. QTFP advisers are also Authorised Representatives of Actuate.

Our relationships with associates

Subsidiaries of SFGA include Financial Acuity Ltd, FinHQ Pty Ltd, Shadforth's Ltd and Mosaic Portfolio Advisers Limited (Mosaic) - the SFG Group.

Where we recommend a product or service, in some circumstances an associate may receive a fee for that product or service.

Circumstances where this might occur include where we:

- Recommend you use QTMB's products or services
- Recommend a product issued by Mosaic
- Arrange for you to participate in an Initial Public Offer (IPO) underwritten by Shadforth's Ltd
- Arrange for an associate to hold your money in trust pending purchase of a financial product, the related company may receive the interest earned
- Recommend a product or service distributed by an associate
- Recommend a financial service be provided by an associate
- Recommend an MDA operated by an associate

Agreements that we and our associates have with each other mean that some or all of the fees and payments received by Actuate or another member of the SFG Group, in respect of services provided to you, may be remitted to another member or members of the SFG Group, resulting in associates indirectly benefiting from remuneration paid in respect of the financial services offered in this SFG.

Investors should also note that Actuate, its employees, representatives, directors and their associates may have interests in the products we recommend.

Our relationships with others

Members of the SFG Group have agreements with a number of financial product issuers and service providers. They include:

- Avanteos Investments Limited (Avanteos)
- BT Financial Group (whose brands include Asgard, BT & BT Investment Management)
- Colonial First State Investments Ltd and
- Praemium Limited
- UBS Securities Australia Limited.

Details of the fees and relationships of these other companies can be found in the relevant disclosure document for the product or service recommended which will be provided to you as appropriate.

Our Remuneration

Remuneration received by us

QTFP receives the fees paid to Actuate for the services provided to you after deduction of expenses incurred by Actuate to meet their costs for such things as compliance & supervision, training, research, administration, and information technology. Your adviser is paid a salary which may include a bonus based upon their performance and the achievement of various objectives. Your adviser's remuneration may also include a share of dividends from SFGA where he or she holds SFGA shares.

We will tell you about our fees and any payments made to us by product issuers when we provide our advice to you. We will also explain the fees associated with a particular product or service we recommend. You have the right to request further information about the remuneration we receive, so if there is anything that is unclear or if you require more information about the service levels we offer, please contact your adviser.

We will explain to you how you can pay for the financial services you require, typically, payments are made by cheque or electronic transfer as we are unable to accept cash.

Remuneration received by associates

- A payment of up to 68.3% p.a. of the net administration fee for Asgard products
- A payment of up to 0.69% p.a. of funds under administration for BT Wrap & BT SuperWrap products
- A payment of up to 0.1% p.a. in relation to the First Choice range of products
- A share of administration fees for wrap services operated by Avanteos or for products they issue (Avanteos will retain up to 0.2% p.a.), and
- A share of fees incurred for share transactions through a broker

Other benefits that might be received

Should QTFP, Actuate or an adviser receive any other form of benefit (including payments toward professional development), except for minor benefits of less than \$300 in value, the benefit will be noted in a register. Should you wish to see this register, please contact us.

Other

How can I give you instructions?

You can give us instructions by telephone, fax, email or other means as agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the Product Disclosure Statement of the relevant product for those details.

Are there any special rules that apply to transactions in shares listed on the ASX?

Rules designed to ensure a fair and orderly market, may mean that in the event of an error or omission, the ASX Market Participant with whom your instruction is placed may be required to amend or cancel a trade or crossing without your consent – at the instruction of ASX. We will notify you once we are aware that this has or may occur.

What information do you maintain in my file and can I access it?

We maintain details of your identity and other personal information, as well as a record of the advice given to you. We are committed to a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is included in this document for your information. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Privacy Statement

Your Personal Information

We are obliged under the Corporations Act 2001 to collect personal information and, in some circumstances, sensitive information such as information about your health, in order to provide either financial advice or process your financial decisions efficiently. We collect most personal information directly from you.

What does the Privacy Act legislation mean to me?

Laws protect the privacy of your personal information held by certain private sector organisations. As QTFP's authorising licensee, Actuate is governed by these laws. From time to time your adviser may need to provide your personal information to Actuate or another member of the SFG Australia Group to enable fulfilment of licensed dealer obligations and the provision of other services to you. Actuate must, as a result, provide you with the following information in respect of its handling of your personal information.

What is my personal information used for?

We collect personal information to us to provide financial services and for related purposes including:

- providing financial planning advice to you;
- providing you with information about products and services available to you from us and our associates;
- internal due diligence and regulatory reporting.

Who else will receive access to my personal information?

We may disclose your personal information as necessary:

- on a confidential basis to subsidiaries of QT Mutual Bank Limited or SFGA, industry bodies, our agents, contractors or third party service providers that provide financial, administrative or other services for the purpose of providing you with financial services you expect;
- where the law requires us to do so; or
- if you consent.

From time to time, your adviser may provide you with marketing material prepared by a member of QT Mutual Bank Limited or SFGA, or survey your opinions on products or services. If you do not want to receive marketing material at any time in the future, please contact your adviser.

Your choices

If you choose to not provide identity information and personal information, or information that is incomplete or inaccurate, we may be unable to provide you with financial services you want.

How do I access information you hold about me?

You are entitled at any time to request access to the personal information we hold about you, and ask us to correct this information where you believe it is incorrect or out-of-date. No fee will be charged for an access request but we may charge you the reasonable costs of giving you any information you have requested. An access request can be directed through your adviser.

What happens if I refer a friend or colleague to QTFP?

The vast majority of QTFP's clients are introduced to us through an existing client. As a result, we take all client referrals very seriously and follow several professional standards in this area. These standards include approaching all referrals on a no obligations and no expectations basis, as well as asking for a brief introduction to any referrals so we can avoid surprising or cold calling anyone. The Privacy Act also applies to our treatment of referrals such that we are unable to disclose any information, advice or feedback between yourself and anyone you may refer to us.

How to contact us

You can contact the Privacy Officer at the address listed in the contact details of this FSG.

Anonymous correspondence is accepted; however please note that we cannot reply if a return address is not provided.

Changes to this Privacy Statement

From time to time our Privacy Statement may change. A complete copy of the latest version is available on the company's website.

If you have a complaint

We are committed to providing our clients with the highest standards of client service. This involves being completely transparent in the way in which we charge for our services, and being proactive and forthcoming with important information which we believe may assist you with decision-making during our relationship with you.

Should you feel less than completely satisfied with the service you receive, it is important to notify us immediately to have the issue raised and resolved.

You should take the following steps.

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the compliance manager:

The Compliance Manager
Actuate Alliance Services Pty Ltd
Locked Bag 32011
Collins Street East VIC, 8003
Phone: 1300 657 872

We shall endeavour to resolve your complaint quickly and fairly. If the complaint is not resolved to your satisfaction, you have the option of referring your complaint to the Financial Ombudsman Service (FOS). Their telephone number is 1300 780 808. FOS will be able to advise you as to whether or not they can be of assistance. We are a member of this service. If the complaint involves ethical conduct, you also have the option of raising your concern in writing with the Financial Planning Association of Australia Limited (FPA). The FPA can be contacted at: PO Box 109, Collins Street West, Melbourne, VIC 8007. For further information about your rights you can contact the Australian Securities and Investments Commission on their Infoline at 1300 300 630.

Actuate will take reasonable steps to ensure that we have Professional Indemnity Insurance cover that we believe meets the requirements of s912B of the Corporations Act to provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Actuate.



QT Financial Planning Pty Ltd ABN 35 116 361 650
Corporate Authorised Representative (ASIC No 293929)
Phone: 07 3842 6297 Fax: 07 3842 6303
Office: Level 3, 454 St Paul's Terrace, Fortitude Valley Qld 4006
Post: PO Box 929, Fortitude Valley Qld 4006
Email: advice@qtfp.com.au
Website: qtfp.com.au

Actuate Alliance Services Pty Ltd ABN 40 083 233 925 AFSL 240959
Phone: 1300 657 872 Fax: 1300 657 879
Post: Level 17, 100 Pacific Highway, North Sydney NSW 2060.
Email: enquiries@actuateas.com.au
Website: actuateas.com.au