

Assisting you in achieving
your financial objectives!

Financial Services Guide

Version 18: 14 February 2024

Licensee:

Fundamental Financial Planning Pty Ltd
(AFSL 334028 ABN 27 134 225 791)

Contact Details

Suite 5, 229 Waterworks Road
Ashgrove QLD 4060
Tel: 07 3366 9558
www.fundamentalfp.com.au

Purpose of this FSG:

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- > The services we offer and their cost.
- > Any conflicts of interest which may impact the service.
- > How we are remunerated.
- > How we deal with complaints if you are not satisfied with our services.

Your **Financial Adviser**

David McLean will provide these services to you as director and representative of Fundamental Financial Planning.



Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- ✓ **Superannuation including SMSF**
- ✓ **Retirement planning**
- ✓ **Portfolio management**
- ✓ **Managed investments**
- ✓ **Securities (direct shares)**
- ✓ **Personal risk insurance**
- ✓ **Margin lending**

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial, or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

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The financial advice *process*

We recognise that the objectives and personal circumstances of each client are different.

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.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

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 be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the SoA or RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Advice Fees

We do not charge a fee for our initial advice services.

Annual Advice Fees

Our annual fees depend on the services that we provide to you. They will be an agreed fixed fee and are paid in monthly instalments. Our services and fees will be set out in an agreement with you.

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Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may also receive other benefits from product providers such as training, meals and other entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

David McLean is the owner of the practice and shares in the profits that the practice makes.

Making a *Complaint*

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Fundamental financial planning is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your *Privacy*

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.

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