



Stewardship Financial Planning Pty Ltd

Financial Services Guide

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FSG by Stewardship Financial Planning Pty Ltd has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FSG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice (SOA) will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

Who will be providing the financial service to me?

Stewardship Financial Planning Pty Ltd ABN 28 117 116 533 is an authorised representative (No 296462) of FYG Planners Pty Ltd (“FYG”) as the authorising licensee. Stewardship Financial Planning Pty Ltd’s details are:

Stewardship Financial Planning Pty Ltd
Address Suite 1102, Level 11, 109 Pitt Street, Sydney NSW 2000
Telephone: 1300 699 547
Email: mboyd@stewardship.net.au

FYG Planners Pty Ltd ABN 55 094 972 540 holds an Australian Financial Services Licence number 224543. FYG’s contact details are as follows:

FYG Planners Pty Ltd Level 1, 10 Wilson Street, Burnie TAS 7320.
Telephone: (03) 6440 3555
Fax: (03) 6440 3599
Email: fygplanners@mfg.com.au

Who is my adviser?

Your adviser is Malcolm Boyd. Malcolm is specifically authorised by Stewardship Financial Planning Pty Ltd to act as its representative in providing financial services to clients and has specific formal industry qualifications. (Please refer to the Personal Profile document attached.)

Who do you act for when you provide financial services to me?

Stewardship Financial Planning Pty Ltd is an authorised representative of FYG, and is therefore authorised to provide financial services to clients.

Stewardship Financial Planning Pty Ltd acts on behalf of FYG as the authorised licensee. FYG is responsible for the provision of any financial service that is given by any of its authorised representatives.

Stewardship Financial Planning Pty Ltd is bound by the Conflict of Interest Policy. Any conflicts of interest or potential conflicts of interest will be disclosed, avoided or controlled in the prescribed manner. This ensures that all Stewardship Financial Planning Pty Ltd clients will receive sound, objective advice.

Ultimately our goal is to act solely in our clients interests.

What kind of financial services are you authorised to provide me and what kind of products do those services relate to?

Stewardship Financial Planning Pty Ltd is authorised by FYG Planners to offer you the following services:

- * Financial planning and investment advice
- * Superannuation and rollover advice
- * Retirement planning advice
- * Estate planning advice of a general nature
- * Life insurance advice
- * Ongoing monitoring of your portfolio
- * Investment portfolio management
- * Social Security benefits planning

How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product lists may be recommended.

What type of advice do you offer me?

Prior to providing you with any advice, your adviser will review your situation and consider your overall financial strategy.

Stewardship Financial Planning Pty Ltd will provide two distinct types of advice to you in the course of preparing your financial recommendation. Strategic advice is advice we will give to you to explain how best to structure your affairs from investment, taxation, estate, income and expenditure planning perspectives. Personal investment and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and/or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and/or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service.

How will I pay for your advisory services?

Fee for service: We will provide you with an invoice for the services we provide or arrange to debit your portfolio; the choice is yours.

Insurance Commission or Brokerage: Commission or brokerage payments come from commission brokerage paid to Stewardship Financial Planning Pty Ltd by FYG, who in turn receive them from the life insurance companies whose products we recommend to you.

If you charge me a fee for the service you provide, how are the fees calculated and paid?

Strategic Financial Planning Advice

Each engagement that we undertake is unique and is tailored to the needs of our clients. As such, we determine the fees based on the complexity of the advice and the necessary time required to complete those tasks appropriately. The actual price for your Statement of Advice will be provided to you before being prepared.

At Stewardship Financial Planning Pty Ltd we are absolutely committed to ensuring the quality of our strategic planning advice will always represent value to you. If you were ever dissatisfied with the quality of our advice, the actual cost to you would only be what you feel is fair... this is our quality guarantee.

Implementation of Services

Depending on the scenario, there may be a fee to implement the advice. Where a fee applies for this service, it will be disclosed in the Statement of Advice.

Annual Service Fees

Our ongoing service fees will be detailed in the Statement of Advice. Ongoing fees reflect the scope and nature of ongoing service to be provided. Fees are generally based on a fixed retainer covering the entire service.

Annual service fees cover the cost of ongoing advice, reviews, administration and management of clients financial affairs. Should our clients request us to undertake extensive additional work, we will provide an estimate of costs in writing which is mutually agreed upon before proceeding.

Please note that Stewardship Financial Planning Pty Ltd does not provide taxation services including the preparation and lodgement of tax returns.

If you accept an insurance commission, how much commission do you get? How is it calculated and deducted?

The commission or brokerage paid by life insurance companies varies from product to product and company to company.

Any commission or brokerage payable to FYG Planners Pty Ltd is paid by the life Insurance Company as a result of the premium you pay. It is not an additional cost to you.

Initial commission can range from 0% to 121% of the first years premium.

Ongoing or trail commission brokerage can range from 0% to 33% of the annual premium.

We will advise you of the specific commission brokerage applicable to any insurance recommendation prior to you applying for the insurance cover.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that FYG may receive are detailed in a publicly available register that is updated quarterly. Please ask Stewardship Financial Planning Pty Ltd for a copy as required.

FYG may be paid a portion of the administration fee from the service providers. These payments are referred to as “commissions” and are detailed in any formal recommendation documents you receive. FYG pays this fee to Stewardship Financial Planning Pty Ltd on a monthly basis.

FYG also offers its authorised representatives the opportunity to become shareholders in FYG.

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. If the execution is by telephone instruction we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

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

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

How do you deal with the Anti-Money Laundering/ Counter-Terrorism Financing (AML/CTF) Act?

FYG adheres to all aspects of the AML/CTF Act. As such we require clients and prospective clients to provide us with identification in accordance with the legislation.

How do you deal with ASIC's Professional Indemnity Insurance requirements?

FYG is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm FYG has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG for work done whilst engaged with FYG.

OUR PRIVACY POLICY

How will you collect personal information from me and how will you use it?

Our business is to provide financial planning advice and other services to enable individuals to understand their financial needs and make financial and investment decisions. To do this effectively, we need to collect certain personal information.

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, account numbers, tax file number, tax and financial statements, photo identification and employment details.

We obtain most of the information directly from our clients through applications and other forms. We may also obtain information from other sources.

If we are arranging applications for death, sickness and disability insurance we usually need to collect sensitive information. Sensitive information is subject to greater restrictions.

If you choose not to provide the information we need to ensure our advice is appropriate to your situation, we may not be able to provide you with advice or recommend a service or product.

How will you protect and safeguard my personal information that is supplied to you?

Safeguarding the privacy of your information is important to us whether you interact with us personally, by phone, mail, over the internet or other electronic medium.

We hold personal information in a combination of secure computer storage facilities, paper-based files, other records and we take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

If you consider that any action by FYG breaches this Privacy Policy Statement or the National Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, please telephone FYG on (03) 6440 3555.

If you are not satisfied with the response to your complaint, you can telephone the Commonwealth Privacy Commissioner's hotline on 1300 363 992.

FYG Planners Pty Ltd
ABN 55 094 972 540

Australian Financial Services Licensee No 224543

Level 1, 10 Wilson Street
Burnie Tasmania 7320

Phone: (03) 6440 3555
Fax: (03) 6440 3599

IF YOU HAVE A COMPLAINT

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Financial Ombudsman Service.

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

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd , Level 1, 10 Wilson Street Burnie Tas 7320. We will try to resolve your complaint quickly and fairly.

If the complaint can't be satisfied to your satisfaction you can have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1300 78 08 08.

Stage 1 of the FOS process sees FOS facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:

PO Box 109
Collins Street West
Melbourne Victoria 8007

Alternatively you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.

Personal Profile

Your Stewardship Financial Planning Pty Ltd adviser is

Malcolm Boyd (Representative Number 266871)

Your Adviser Experience:	Malcolm has been providing financial advice since 2001. He is a Fellow of the Financial Services Institute of Australasia.
Industry Credentials	Bachelor of Education (Maths) (Sydney University) Graduate Diploma of Applied Finance and Investment (Securities Institute of Australia) Certificate in Self Managed Superannuation Funds (Tribeca)
Service & Advice Focus:	Malcolm's primary role is as a financial planner and strategist, assisting clients to reach their financial goals. Malcolm is a specialist in financial strategy, investments, superannuation and insurance.

Stewardship Financial Planning Pty Ltd
Suite 1102, Level 11, 109 Pitt Street Sydney NSW 2000
PO Box H177, Australia Square NSW 1215
Phone 1300 699 547

Stewardship Financial Planning Pty Ltd ABN 28 117 116 533
is an Authorised Representative (No. 296462) of
FYG Planners Pty Ltd ABN 55 094 972 540 Australian Financial Services Licensee (No. 224543)
Level 1, 10 Wilson Street, P.O.Box 389 Burnie Tas 7320.