Financial Services and Credit Guide

Trilogy Financial Services

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Trilogy Financial Services

Trilogy FS Pty Ltd (ABN 17 050 206 865), trading as Trilogy Financial Services is an Authorised Representative (Authorised Representative number 428508) of Charter Financial Planning Limited (“the Licensee”).

References to “our”, “we”, “us”, "me" and "I" refer to Trilogy Financial Services.

This Financial Services and Credit Guide (“Guide”) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

Generally, we provide personal advice in line with the Licensee’s Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Our contact details:

Address: 97-99 Belair Road, Torrens Park SA 5062

Phone: 08 8271 0666

Email: admin@trilogyfs.com.au

Website: www.trilogyfs.com.au

Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend, to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Akumin Pty Limited (Akumin) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Akumin and Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us, Akumin and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Akumin Privacy Policy. The Akumin Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Akumin Privacy Policy visit http://www.akumin.com.au/privacy-policy or you can contact us.

Confidence in the quality of our advice

If at any time are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email complaints@akumin.com.au
  - Online at www.akumin.com.au
  - In writing to:

  Attention: Advice Complaints Department

  Charter Financial Planning Limited
  Level 6, 88 Phillip Street
  Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	**The Office of the Australian Information Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294 Australian Financial Services Licensee and Australian Credit Licensee; Licensee No: 234665

Registered office is at Level 6, 88 Phillip Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

About Akumin Pty Limited & Entireti Limited

The Licensee is a wholly-owned subsidiary of Akumin Pty Limited.

Akumin Pty Limited is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in Akumin Pty Limited.

We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee.

If we recommend a product issued by AMP Limited or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Salita Portfolio Services Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides portfolio construction and investment services to third party product issuers and receives fees for those services.

Charter Financial Planning Limited, a subsidiary of Entireti Limited, also provides portfolio construction and investment services to third party product issuers and receive fees for those services.

Entireti Lending Solutions Pty Ltd, a wholly owned subsidiary of Entireti Limited, provides credit services to their clients and receives remuneration, including commissions, fees and other benefits for those services.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee’s approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description	
Initial or ad hoc fees The following fees may apply when you agree to receive our advice and services:	
Plan preparation and research fee	\$4,400 to \$9,900
Advice implementation fee	\$550 to \$2,200
Preliminary client consultation service	
- Administrative services - Provision of general info - Fact finding & gathering - Legislative research & guidance - Product research - Modelling & projections - Strategy investigation	\$550 to \$2,200
Initial advice and service fees may alternatively be charged at an hourly rate in agreement with your Adviser	Financial Advice - \$330 p/hr. Paraplanning - \$110 p/hr. Client Service / Administration - \$90 p/hr.
Ongoing service fee If we have entered into an ongoing fee arrangement for an ongoing review of your financial planning strategy, the fee can range from \$1,800 to \$15,000 depending on the level and complexity of service. Details of the services and fees will be set out within the agreement. The cost of of these services will be calculated as folows:	
Annual advice agreement	Up to 1.10% per annum of funds under management. For example, if your account balance was \$100,000, assuming the balance remains constant, your fee would be \$1,100 per annum.
	And/or flat dollar ranging from \$1,800 to \$15,000 per annum, depending on the level and complexity of service.
Annual advice and service fees You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. Details of the services and fees will be set out within the agreement. The cost of of these services will be calculated as folows:	
Annual advice agreement	Up to 1.10% of funds under management for a 12 month period. For example, if your account balance was \$100,000, assuming the balance remains constant, your fee for 12 months would be \$1,100.
	And/or flat dollar ranging from \$1,800 to \$15,000 for a 12 month period, depending on the level and complexity of service.
Additional advice and service fees We also offer advice and services on an ad-hoc basis as requested or required. The cost of these services are as follows:	
Transactional advice - Investment switch - Withdrawal advice - Execution only transaction	\$550 to \$1,100
Additional services as requested	
- Administrative services - Provision of general info - Fact finding & gathering - Legislative research & guidance - Product research - Modelling & projections - Strategy investigation	\$550 to \$2,200
Initial advice and service fees may alternatively be charged at an hourly rate in agreement with your Adviser	Financial Advice - \$330 p/hr. Paraplanning - \$110 p/hr. Client Service / Administration - \$90 p/hr.

Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events, or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.
From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually, to qualifying practices.

Other business interests and relationships

Our Referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed to you at the time of referral. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Entireti Lending Solutions	Credit services	If we refer you to Entireti Lending Solutions, we will receive 30% of both the upfront and trail commissions. E.g. if the upfront commission is $1,000, we receive $300. In year 2, if the trail commission is $1,000, we also receive $300.

Our joint venture referral arrangements

We control a percentage of the equity interests in the joint venture providing the services listed below. As a result, we will benefit from fees, dividends or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

Provider and relationship	Services	Payment arrangement
LM Chartered Accountants & Business Advisors Directors of LM Chartered Accountants & Business Advisors are also Directors of LM Financial Services	Accounting services	We will pay LM Chartered Accountants & Business Advisors 50% of our initial and ongoing fees.
Manos Partners Chartered Accountants Directors of Manos Partners Chartered Accountants are also Directors of Manos Partners Wealth Creation	Accounting services	We will pay Manos Partners Chartered Accountants 25% of our initial and ongoing fees.
Pitcher Partners SA Chartered Accountants Directors of Pitcher Partners SA Chartered Accountants are also Directors of Pitcher Partners Wealth Creation	Accounting services	We will pay Pitcher Partners SA Chartered Accountants 50% of our initial and ongoing fees.
Stephen J Woodcock Taxation & Financial Services Directors of Stephen J Woodcock Taxation & Financial Services are also Directors of Stephen Woodcock Financial Services	Accounting services	We will pay Stephen Woodcock Chartered Accountants 50% of our initial and ongoing fees.

Financial Adviser Profiles

About Mark Yeomans

Mark Yeomans is an Authorised Representative (AR no: 250573) and credit representative (CR no: 407645) of the Licensee.

Contact details

Address	97-99 Belair Road, Torrens Park SA 5062
Phone	08 8271 0666
Email	myeomans@trilogyfs.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

Trilogy Financial Services will pay me 100% of the amount received from Charter Financial Planning after expenses. I also have equity in Trilogy Financial Services and may receive capital and profit related benefits.

My other business activities and relationships

Qualifications (Finance related)	Diploma of Financial Planning
Professional memberships	FPA - Financial Planning Association
Professional designations	CFP - Certified Financial Planner (FPA)

About Michael Brindley

Michael Brindley is an Authorised Representative (AR no: 250349) and credit representative (CR no: 407646) of the Licensee.

Contact details

Address	97-99 Belair Road, Torrens Park SA 5062
Phone	08 8271 0666
Email	mbrindley@trilogyfs.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

Trilogy Financial Services will pay me 100% of the amount received from Charter Financial Planning after expenses.

My other business activities and relationships

Qualifications (Finance related)	Diploma of Financial Planning
Professional memberships	FPA - Financial Planning Association
Professional designations	CFP - Certified Financial Planner (FPA)

About Sharon Dooley

Sharon Dooley is an Authorised Representative (AR no: 250474) and credit representative (CR no: 409393) of the Licensee.

Contact details

Address	97-99 Belair Road, Torrens Park SA 5062
Phone	08 8271 0666
Email	sdooley@trilogyfs.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee)

How am I paid?

Trilogy Financial Services will pay Sharon Dooley Financial Services Pty Ltd 100% of the amount received from Charter Financial Planning after expenses. I am a director, shareholder and employee of Sharon Dooley Financial Services and receive a salary and dividends from this company.

My other business activities and relationships

Qualifications (Finance related)	Diploma of Financial Services (Financial Planning) Advanced Diploma of Financial Services (Financial Planning) Graduate Diploma in Financial Planning Master of Financial Planning

About Matt Hawthorn

Matthew Hawthorn is an Authorised Representative (AR no: 278718) of the Licensee.

Contact details

Address	2/155 Mt Barker Road Stirling SA 5152
Phone	08 8339 7973
Email	matt@hawthornfp.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How am I paid?

Trilogy Financial Services will pay Hawthorn Financial Planning 100% of the amount received from Charter Financial Planning after expenses. I am a director, shareholder and employee of Hawthorn Financial Planning and receive a salary and dividends from this company.

My other business activities and relationships

Qualifications (Finance related)	Advanced Diploma of Financial Planning Fellow Chartered Financial Practitioner (FChFP)

About Con Manos

Con Manos is an Authorised Representative (AR no: 1236706) and credit representative (CR no: 481563) of the Licensee.

Contact details

Address	314 Glen Osmond Road, Myrtle Bank SA 5064
Phone	08 8338 3088
Email	con@manos.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How am I paid?

Trilogy Financial Services will pay Manos Financial Planning 100% of the amount received from Charter Financial Planning after expenses. Manos Financial Planning will then pay me 100% of the amount received from Trilogy Financial Services. I also have equity in Manos Financial Planning and may receive capital and profit related benefits.

My other business activities and relationships

Qualifications (Finance related)	Advanced Diploma of Financial Planning Bachelor of Commerce (Accounting) Graduate Diploma in Applied Finance
Professional memberships	AICD - Australian Institute of Company Directors CA - Chartered Accountants Australia and New Zealand
Professional designations	CA - Chartered Accountants