Finplan Advice Pty Ltd

Financial Services Guide

Part 1 (& Part 2 Adviser Profiles)

8 March 2023

Finplan Advice Pty Ltd Financial Services Guide

8 March 2023

This Financial Services Guide has been authorised for distribution by the authorising licensee:

Finplan Advice Pty Ltd ('Finplan')

ABN: 16 630401713

Australian Financial Services Licence No. 514281 ('AFSL')

285 St Vincent Street, Port Adelaide SA 5015

PO Box 230, Port Adelaide SA 5015

Email: admin@finplanadvice.com.au

This Financial Services Guide ('FSG" or the 'Guide') provides you with important information about Finplan Advice Pty Ltd ('Finplan'), its Corporate Authorised Representatives, CPB Financial Services Pty Ltd CAR No: 243076 ("CPB"), OPUS Financial Services Pty Ltd CAR No 341925 ("Opus") and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- the financial services we offer as Corporate Authorised Representatives, (CPB Financial Services Pty Ltd and Opus Financial Services Pty Ltd) and Authorised Representatives of Finplan;
- Finplan as the holder of an AFSL;
- the financial services that Finplan offers;
- the process we follow to provide financial services;
- how we, our associates, and Finplan are paid;
- any arrangements which may influence our advice to you;
- how we and Finplan protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Finplan.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Finplan, CPB, Opus or your 'Authorised Representatives' of Finplan, as the context requires.

PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2 (the Adviser Profile), which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.
Part 2 contains the Adviser Profile for all our Advisers.

Together, these documents form the complete FSG which we, as Authorised Representatives are required to provide.

Not Independent

Finplan Advice Pty Ltd, and its Representatives may receive risk insurance commissions direct from insurers when new insurance applications are implemented and finalised. They may also receive trail commissions on an ongoing basis for policies in force.

It is our preference to provide insurance advice on a flat dollar invoice fee for service basis, rebating all commissions back to our client and providing a reduced premium, however, some of our clients still prefer to pay for insurance advice via the product and elect for us to be remunerated by way of insurance product commission.

For this reason, although we are still required to act in your best interests, receiving payments from product issuers means that we aren't independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

Further If you receive personal financial advice this will be documented in a Statement of Advice (SOA), or in specific circumstances a Record of Advice (ROA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations.

These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product.

In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

ABOUT Finplan

Finplan holds an AFSL issued by the Australian Securities and Investments Commission.

As Authorised Representatives, when providing the financial services that we are authorised to provide under Finplan's AFSL, we act on behalf of Finplan.

Further information on these services is set out in the FSG Part 2 Adviser Profile.

As the holder of an AFSL, Finplan is responsible for the financial services we provide to you. Finplan acts on its own behalf when these financial services are provided to you.

CPB Financial Services Pty Ltd and Opus Financial Services Pty Ltd are Corporate Authorised Representatives of Finplan.

SECTION 1

FINANCIAL SERVICES GUIDE

WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Finplan.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, Finplan is responsible for the financial services we provide to you. Finplan acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Finplan, as the holder of an AFSL, does not act on behalf of any other person or licensee. Finplan is only responsible for the services offered in the FSG.

The law requires Finplan to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Finplan and/or its Authorised Representatives. Finplan has internal compensation arrangements in place as well as professional indemnity insurance that satisfy these requirements.

WHAT FINANCIAL SERVICES DO WE OFFER?

We are authorised, on behalf of Finplan to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- deposit products;
- Government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- retirement savings account products;
- securities (e.g., shares); and
- superannuation products.

Some of the services we can provide you (unless otherwise stated in Part 2 of this Guide) are:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice; and
- estate planning services (financial planning).

WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice. Details of the available products our advisers are authorised to provide advice about are contained in the Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

When providing personal advice to you, our advisers may only recommend a product to you if they consider it is appropriate after considering your objectives, financial situation and needs. Your adviser is not required to tell you about products that are not on the APL.

Finplan has access to various life insurance underwriters, who provide support and resources to assist us in the delivery of life insurance advice.

HOW DO WE ENSURE THAT THE PERSONAL ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?

To ensure that we as your adviser provide appropriate personal advice, we need to firstly understand your objectives, financial situation and needs. To do this we will follow a step-by-step process outlined as below:

1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.

2.) We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.

3.) We will help you identify your goals and may discuss your attitude towards investment risk.

4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product, we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SOA, or in some cases depending on the circumstances, an ROA. We will explain in the SOA, (or ROA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.

   Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.

5.) We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.

6.) If you agree, we will then implement those recommendations.

7.) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SOA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you at a minimum of every two years.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SOA or ROA, as outlined above. These circumstances may include:

1.) Where we provide you with only general advice, such as through seminars and newsletters;

2.) Further advice or verbal advice – if you previously received advice recorded in a SOA, any further personal advice provided by us may be recorded in a ROA. We will not necessarily provide you with a copy of the ROA unless you request it (see below).

WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SOA for this further advice. Where this is the case, if you have not already been provided with a ROA, you may request a copy of the ROA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

OTHER SERVICES

We may provide services other than financial planning services. While we may provide these other services, you should understand that these other services are not provided on behalf of Finplan and Finplan does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Finplan is not responsible for include:

- general insurance services (e.g., car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- credit activities;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

HOW ARE WE PAID FOR OUR SERVICES?

We and Finplan may receive:

- fees paid by clients; a
- commission paid by insurance product providers;

Fees and commissions are payable (as directed by your Authorised Representative) to Finplan or your Corporate Authorised Representative.

Details of any fees, commissions or other benefits that we, Finplan or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SOA or ROA when personal advice is given.

If the fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after. If you receive general advice, you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given to you.

WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

The types of fees, commissions and other benefits that may be received by us and by Finplan include the following:

Service fees

We will discuss and agree our fee structure with you before you need to commit to our services. The types of fees you can be charged are listed below. You may be charged a combination, or part of any of these fees.

Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and provide you the opportunity to consider the value of the advice we give compared to the fee you will be required to pay for that advice.

Ongoing advice fees

We may charge a fee to provide 'ongoing' portfolio reviews and/or for the provision of ongoing services.

This fee will be agreed with you and is generally a set amount based on the ongoing considerations and time involved in reviewing your portfolio and circumstances.

Referral fees

If we refer you to another business to provide you with services, we do not receive referral fees.

Should this change, we will provide you with written notification if we are likely to receive referral fees for referring you to another service provider.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as an Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. You can discuss and agree the method of payment with us before we provide, and before you commit to our services.

Commissions

If you take out an insurance product through us, Finplan may receive payments in the form of initial commissions and/or ongoing commissions from the insurance product providers and these commissions are included in the premiums you pay.

Our preference is that you pay a flat dollar fee for insurance advice enabling us to rebate insurance commissions with the effect of reducing your ongoing premiums over the life of your contract.

Insurance commissions that may be payable are outlined below:

Life Insurance Products

If clients elect to pay for insurance advice via commissions, initial and ongoing commissions from insurance providers may be received by Finplan. These commissions are paid to Finplan by the company that issues the product that we recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Finplan. Ongoing commissions are payments paid by product issuers to Finplan in the years after the first year. These commissions may be passed onto us.

If you initiate an increase to your cover, Finplan may receive an initial commission and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Finplan may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Finplan may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission pa (% of annual policy cost or increase excl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 140%	0 - 38.5%
1 January 2018 - 31 December 2018*	0 - 80%	0 - 20%
1 January 2019 - 31 December 2019*	0 - 70%	0 - 20%
From 1 January 2020*	0 - 60%	0 - 20%

* Finplan may receive the pre-1 January 2018 commission rates above from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

We recommend an insurance product to you and it is applied for and issued on 2 February 2018. The annual policy cost is $450. Finplan may receive up to $360 (80% excl. GST) as an initial commission and may pass up to $360 to us. Assuming the policy cost stays the same each year, Finplan may receive up to $90 pa (20% excl. GST) as an ongoing commission and may pass up to $90 pa to us.

From 2 April 2018, you decide to increase your insurance cover. The cost of this increased cover is $100. The initial commission payable to Finplan in respect of this increase will be $80 (80% excl. GST) as the increase has occurred in 2018. The ongoing commission payable to Finplan in respect of this increased policy cost will be $20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e., 2 April 2019). These commissions may be passed onto us.

From 2 April 2020, you decide to increase your insurance cover again. The cost of this increased cover is $100. The initial commission payable to Finplan in respect of this increase will be $60 (60% excl. GST). The ongoing commission payable to Finplan in respect of this increase will be $20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e., 2 April 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Finplan and we are entitled to receive if you decide to purchase a life insurance product, in your SOA or ROA.

DOES Finplan CHARGE ANY FEES?

Finplan will not charge you any additional fees.

OTHER BENEFITS

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between $100 and $300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

If you are referred to us, we may pay the referrer a fee. We may also provide the referrer a 'thank you' gift such as a gift voucher.

If you have been referred to CPB by Coull and Prior Tax Consultants, CPB will share 20% of the initial advice fee and 20% of the ongoing advice fees (if applicable) with Coull and Prior.

You will not be charged higher fees just because you were referred by Coull and Prior and any referral payments are not an additional cost to you. We choose to share some of our revenue with Coull and Prior for the opportunity to gain a good long-term client.

For example, if you were referred by Coull and Prior and the payment generated to Finplan was $1,000 we would pay Coull and Prior $200.

SECTION 2

PRIVACY STATEMENT

WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties, such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Finplan is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at www.cpb.com.au and www.opusaccounting.com.au
It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

DEFINITIONS

“We”, “our”, “us” means Finplan Advice Pty Ltd and its Authorised Representatives.

SECTION 3

ARE YOU SATISFIED?

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and Finplan endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1.) Review our public complaints policy on our website www.opusaccounting.com.au

2.) Contact us, (CPB) first about your concern.

3.) If your concern is not resolved to your satisfaction, you may contact Finplan by:

Writing to:
The Manager
Advice Complaints
Finplan Advice Pty Ltd
PO Box 230
Port Adelaide SA 5015

Email:
admin@finplanadvice.com.au

4.) If your concern is not resolved, or if you are not satisfied with the decision within 30 days, you may contact the Australian Financial Complaints Authority (AFCA) by;

Writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email:
info@afca.org.au

Website:
www.afca.org.au

Phone:
1800 931 678

5.) The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services.

You may contact ASIC by:

Writing to:
Australian Securities & Investments Commission
GPO Box 9827
Your Capital City
Or
PO Box 4000
Gippsland Mail Centre
Victoria 3841

Website:
www.asic.gov.au

Phone:
1300 300 630

6.) The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia. The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

Writing to:
The Investigations Manager
Financial Planning Association of Australia Ltd
GPO Box 4285
Sydney NSW 2001

Website:
www.fpa.asn.au

Phone:
1300 626 393

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.

8 March 2023

Keiran McPhee FSG Part 2

(Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 5 October 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Finplan Advice Pty Ltd ('Finplan') and my employer.

I am authorised by Finplan to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Finplan to distribute this FSG.

Finplan Advice Pty Ltd
ABN: 16 630401713 holder of Australian Financial Services Licensee No. 514281,
285 St Vincent Street, Port Adelaide SA 5015
PO Box 230, Port Adelaide SA 5015
Email: cpb@cpb.com.au

SECTION 1
ABOUT YOUR ADVISER
WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Keiran McPhee and OPUS Financial Services Pty Ltd

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Keiran McPhee and OPUS Financial Services Pty Ltd. The term 'Representatives' refers generally to Finplan's Authorised Representatives.

My Authorised Representative number is 1233558 and the Corporate Authorised Representative number is 341925.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have worked in financial advice services for over 18 years. Prior to my time as a financial planner I held a variety of roles with BT Financial group and AMP. I also worked for the Australian Securities and Investment Commission (ASIC) in the licensing division.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I have the Graduate Diploma of Financial Planning and the Graduate Diploma of Applied Finance through FINSIA. I also hold a Bachelor of Economics Degree from the University of Adelaide.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with CPB Financial Services Pty Ltd (CPB) (ABN 76 008 897286) as an employee. Fees and commissions are paid to OPUS by Finplan. OPUS is a Corporate Authorised Representative of Finplan and is not a related company of Finplan.

SECTION 2
THE SERVICES I PROVIDE
WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Finplan to provide financial services including advice or services in the following areas:

- Deposit Products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed Investment schemes (including investor directed portfolio services)
- Retirement savings account products
- Securities (e.g., shares)
- Superannuation products including;
- Self-managed super funds

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Finplan to provide advice or services in the following areas:

- Derivatives
- Finance broking and other credit activities.
- Negative Gearing and
- Margin Lending.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Finplan FSG part one on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.opusaccounting.com.au and/or by calling us on (08) 834472333.

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

Remuneration – Salary
I receive a salary as an employee of CPB. I may also receive a performance bonus based on client satisfaction with my advice and service, the fees I generate for CPB Financial Services and my compliance with the relevant regulations as they apply to financial planning.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

Initial Advice Fees:

Our initial discussion is free of charge.

As part of further detailed financial planning discussions, there may costs to you at various stages of the process. Before making any recommendations, I will discuss and agree any fees with you.

Advice fees are inclusive of GST and may be payable by you at the following stages:

1.) **Recommendation:** The fee for having a personalised financial plan prepared will depend on the complexity of your situation and the time it takes to prepare the personal financial advice document for you.

2.) A plan preparation fee is typically in the range of ($1980-$3,300), the latter being for **Implementation**:
I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the advice in your personalised financial plan. The actual fee will depend on the complexity of your situation, the work required and will generally be in the range of $880-$3,300.

3.) **Ongoing Advice Service and Reviews**:

If you choose to have an ongoing relationship with me by way of reviewing of your financial plan to ensure your financial strategies and financial products remain appropriate to your changing circumstances, you may be charged a review fee. Fees will be in line with the service arrangements you agree are most appropriate to your circumstances and will be a minimum $2,200 for our Premier Service Package to a minimum of $3,300 for our Platinum Service Package

In relation to insurance products where you have paid an implementation fee, should I be entitled to receive an initial commission and/or ongoing commission amount, in discussion with you I may rebate all or part of that to you.

Full details of fees and commissions for financial services will be discussed and provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendations.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

The majority of fees and/or commissions are received directly by Finplan Advice Pty Ltd for distribution.
A small portion of historical payments are received direct to Opus Financial Services Pty Ltd.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above (and salary previously mentioned), I may be eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as support connected with our professional development (e.g., training or sponsorship to attend conferences) and associated hospitality. We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes.
- A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

From time to time we may refer you to a third party for specialist advice, for example for accounting or estate planning advice. We do not receive any payment for referring you.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the Statement of Advice provided to you. This will be paid by Opus to the external party and will be at no additional cost to you. It will not increase your fee.

I conduct my financial planning activities under the registered name of OPUS Financial Services Pty Ltd. If you would like an appointment, please contact us.

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER:

Adviser Name:	Keiran McPhee
Name of Corporate Representative:	OPUS Financial Services Pty Ltd
Address:	119 Commercial Road Port Adelaide SA 5015
Phone:	(08) 8447 2333
Email:	michael@cpb.com.au

Date of completion of Profile: 8 March 2023

"Information alone is not knowledge, just as knowledge is not wisdom, nor wisdom good judgement. The enduring value of a financial relationship derives from a professional who possesses not only good information, but the judgement and experience to implement it wisely"

Robert Steventon FSG Part 2

(Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 5 October 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Finplan Advice Pty Ltd ('Finplan')and my employer.

I am authorised by Finplan to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Finplan to distribute this FSG.

Finplan Advice Pty Ltd
ABN: 16 630401713 holder of Australian Financial Services Licensee No. 514281,
285 St Vincent Street, Port Adelaide SA 5015
PO Box 230, Port Adelaide SA 5015
Email: cpb@cpb.com.au

SECTION 1
ABOUT YOUR ADVISER
WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Robert Steventon and Opus Financial Services Pty Ltd

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Robert Steventon and OPUS Financial Services Pty Ltd.

The term 'Representatives' refers generally to Finplan's Authorised Representatives.

My Authorised Representative number is 242702 and the Corporate Authorised Representative number is 341925.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have been a financial planner since 2006 and have been in the financial services industry in a variety of roles since the early 1990s.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Diploma of Financial Planning (DFP) through Deakin University.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with CPB Financial Services Pty Ltd (CPB) (ABN 76 008 897286) as an employee. Fees and commissions are paid to OPUS Financial Services Pty Ltd by Finplan. OPUS is a Corporate Authorised Representative of Finplan and is not a related company of Finplan.

SECTION 2
THE SERVICES I PROVIDE
WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Finplan to provide financial services including advice or services in the following areas:

- Deposit Products
- Government debentures, stocks or bonds
- Life investment and life risk products
- Managed Investment schemes (including investor directed portfolio services)
- Retirement savings account products
- Securities (e.g., shares)
- Superannuation products including;
- Self-managed super funds

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Finplan to provide advice or services in the following areas:

- Derivatives
- Finance broking and other credit activities.
- Negative Gearing and
- Margin Lending.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Finplan FSG part one on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.opusaccounting.com.au and/or by calling us on (08)8447 2333.

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

Remuneration – Salary
I receive a salary as an employee of CPB. I may also receive a performance bonus based on client satisfaction with my advice and service, the fees I generate for CPB Financial Services and my compliance with the relevant regulations as they apply to financial planning.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?
Initial Advice Fees:
Our initial discussion is free of charge.

As part of further detailed financial planning discussions, there may costs to you at various stages of the process. Before making any recommendations, I will discuss and agree any fees with you.

Advice fees are inclusive of GST and may be payable by you at the following stages:

1.) **Recommendation:**
The fee for having a personalised financial plan prepared will depend on the complexity of your situation and the time it takes to prepare the personal financial advice document for you.

2.) A plan preparation fee is typically in the range of ($1980-$3,300), the latter being for complex scenarios.

3.) **Implementation**:
I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the advice in your personalised financial plan. The actual fee will depend on the complexity of your situation, the work required and will generally be in the range of $880-$3,300.

4.) **Ongoing Advice Service and Reviews**:

If you choose to have an ongoing relationship with me by way of reviewing of your financial plan to ensure your financial strategies and financial products remain appropriate to your changing circumstances, you may be charged a review fee. Fees will be in line with the service arrangements you agree are most appropriate to your circumstances and will be a minimum $2,200 for our Premer Service Package to a minimum of $3,300 for our Platinum Service Package

In relation to insurance products where you have paid an implementation fee, should I be entitled to receive an initial commission and/or ongoing commission amount, in discussion with you I may rebate all or part of that to you.

Full details of fees and commissions for financial services will be discussed and provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendations.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

The majority of fees and/or commissions are received directly by Finplan Advice Pty Ltd for distribution.
A small portion of historical payments are received direct to Opus Financial Services Pty Ltd.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above (and salary previously mentioned), I may be eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of $300), such as support connected with our professional development (e.g., training or sponsorship to attend conferences) and associated hospitality. We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes.
- A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

From time to time we may refer you to a third party for specialist advice, for example for accounting or estate planning advice. We do not receive any payment for referring you.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the Statement of Advice provided to you. This will be paid by OPUS to the external party and will be at no additional cost to you. It will not increase your fee.

I conduct my financial planning activities under the registered name of OPUS Financial Services Pty Ltd. If you would like an appointment, please contact us.

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER:

Adviser Name:	Robert Steventon
Name of Corporate Representative:	OPUS Financial Services Pty Ltd
Address:	119 Commercial Road Port Adelaide SA 5015
Phone:	(08) 8447 2333
Email:	robert@cpb.com.au

Date of completion of Profile: 8 March 2023

"Information alone is not knowledge, just as knowledge is not wisdom, nor wisdom good judgement. The enduring value of a financial relationship derives from a professional who possesses not only good information, but the judgement and experience to implement it wisely"
Source: unknown.