



ARCHIMEDES

FINANCIAL PLANNING

Financial Services Guide

Archimedes Financial Planning Pty Ltd

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The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

We are committed to having open and honest communication with you at all times as this is the foundation for good advice and an ongoing relationship.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about Archimedes Financial Planning as a licensee
- Details as to how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Archimedes Financial Planning can provide
- The advice documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place.

Throughout this FSG, Archimedes Financial Planning is referred to as “AFP”, “we”, “us”, “our” or any variations.

The term “adviser” refers to Archimedes Financial Planning Employee Representatives.

Welcome

We thank you for considering an engagement with us to assist in providing you with peace of mind for your financial affairs - helping you identify and achieve your needs and objectives.

As part of our commitment to quality of service, we have prepared this guide to provide an overview of our services and value proposition. Please take the time to read this document before engaging our services.

Who we are and what we stand for

Archimedes Financial Planning Pty Ltd holds its own Australian Financial Services Licence and has no ownership links with any financial institution or product provider. We provide transparent and frank advice to our clients since we have no obligations to any party. Our name is in homage to el hombre Archimedes of Syracuse, a person whom 2500 years ago developed amazing analytical processes.

We represent a different approach, providing specialised strategic financial advice focused on a client's total situation – investments, superannuation, debts, estate planning, etc. We do not dictate to the client, instead educate clients so that they make informed decisions of what risks to assume or transfer. We then implement the client's personalised strategies and regularly review progress against relevant benchmarks.

Archimedes Financial Planning is 100% privately owned.

How does Archimedes Financial Planning Pty Ltd maintain adviser standards?

Our advisers are required to undertake continuous professional development and we attend training seminars to keep advisers up to date with legislative changes to the taxation, social security, superannuation and investment environments.

Our advisers have direct access to technical, risk and investment research professionals whom can provide additional analysis on strategy and products to provide quality advice to you.

External risk management and compliance specialists monitor and regularly audit our advisers and licence to ensure advice standards of the highest quality are maintained.

Who is responsible for the advice I'm given?

Your adviser is authorised by AFP, and AFP is responsible for any financial service your adviser provides on its behalf.

Please refer to the Adviser / Practice Profile document provided with this guide for specific information about your adviser.

Financial services and/or products offered

What financial services and products can AFP provide under its AFS Licence?

AFP is authorised to offer services and/or products to you in the following areas:

- deposit and payment products – basic deposit
- deposit and payment products – non-basic deposit
- government debentures, stocks or bonds
- investment life insurance products
- life risk insurance products
- life investment or life risk products
- managed investment schemes, including investor directed portfolio services
- retirement savings accounts products
- securities
- superannuation including Self Managed Superannuation Funds
- standard margin lending
- MDA Services.

AFP is also able to provide credit services such as residential property loans and other finance. These services are provided as a Credit Representative of Australian Credit Licence holder Australian Loan Company Ltd. Please see our separate Credit Guide for further information.

Your Adviser may only be authorised to provide advice to you in some of the above areas. Please refer to the Representative Profile or Adviser Certificate, which sets out the areas of advice and types of products on which your Adviser is authorised.

A wide range of financial products from various product providers are available and are researched by qualified research professionals. Our advisers are only authorised to advise on products which are approved by us for use. Your adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation and needs.

Advice documents you may receive

When your adviser provides financial advice to you, you may receive a Statement of Advice (SoA) and/or Product Disclosure Statement (PDS).

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

A PDS will give you additional information about financial products recommended by your adviser to assist you in making informed decisions.

What is our advice process?

Archimedes Financial Planning Pty Ltd has a comprehensive process to ensure the advice provided is suited to your needs and financial circumstances. Typically, the process is:

1. Initial No-Obligation Phase

Commonly people initially do not realise the extent and depth of matters covered by holistic financial advice. The main outcome is a determination of, then implementation of, comprehensive strategies that strike an appropriate balance between wealth creation and wealth preservation. We initially ask for high-level information on current circumstances and goals.

Your consent and agreement on the scope of the advice will be documented in a Letter of Engagement which details a fixed-fee quote to progress to Stage 2 (Strategy Stage).

2. Strategy Stage

After a client accepts the quote, we provide relevant education material to assist the client in understanding the pros and cons of relevant strategies. Material covered includes in-depth financial risk profiling; information on generic wealth creation strategies; assistance in determining indicative types and amounts of personal insurances and the effect their purchase could have on surplus income. As relevant, we model a number of wealth creation strategies to clarify what goals are realistic in what timeframe.

The client then is able to make informed decisions on what financial strategies they prefer and the amount of risk they want to assume. The client instructs us as to their decisions.

3. Advice Documents Stage

Your adviser will formulate strategies to target your goals in a Statement of Advice (“SoA”).

A SoA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive. The SoA will also refer to any potential conflicts of interest that you need to consider when deciding whether to rely on the advice.

Your adviser will explain any risks associated with implementing the recommendations. Ask your adviser to clarify any risks that you do not understand.

You will be asked to approve all recommendations before they are implemented.

4. Ongoing Advice

Depending on the complexity of your strategies, ongoing review of implemented investment strategies will be provided regularly, typically 6 monthly but can be 3 monthly for complex strategies or 12 monthly for low complexity strategies.

Personal insurances are typically reviewed whenever a client advises their circumstances have changed, or about every 3 years.

If further or ongoing advice is provided, we may provide you with a Record of Advice (RoA). You can obtain a written copy (if it has not already been provided) by contacting your adviser in writing. You may submit such a request up to seven years after the advice has been given.

Client Services

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and will let you know when this occurs.

Your adviser is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you while taking instructions from you, as well as any advice documents your adviser has provided to you.

How we charge for our services

Like other professionals, AFP charges a fee for its services. Prior to engaging our services, we will clearly detail our fees for that specific service.

Adviser Remuneration

Like other professionals, AFP pays its employees from the fees it earns. The cost of providing a financial product or service to you will depend upon the nature and complexity of the advice, financial product and/or service provided. Generally, whenever AFP provides a recommendation for a financial product or service, AFP may be remunerated once or through a combination of fee for service, initial, ongoing and/or adviser service fees. This may be paid monthly or annually and will be specified by your adviser.

Please refer to the Adviser Profile, which sets out the details of remuneration to AFP, your adviser and/or any third parties, and the fees you may be charged.

What arrangements may influence the products we recommend to you?

AFP or its representatives has no affiliation with any third-party providers or investments and/or companies. However, we do receive a Volume Bonus from some accounts within the Asgard Mastertrust and eWrap due to the large amount of funds invested in these platforms.

The decision to use Asgard is based on it having a wide range of accounts from low cost - low complexity investments through to higher cost accounts, necessary for our *Efficient Frontier* investment strategy, that have a wide range of wholesale managed funds and direct equities. By restricting our use to one platform reduces back-office costs and increases efficiency, thereby reducing ongoing costs for clients.

Other Forms of Remuneration or Benefits

From time to time, AFP employees may be invited to social and sporting events, or receive gifts such as a bottle of wine on special occasions. These rare invitations and gifts could be provided by a wide range of product providers and do not influence the advice we provide to you. The approximate value of each gift rarely, if ever, exceeds \$100. Details of these are available on a specially maintained Alternative Remuneration Register. If you would like a copy of the register, please ask your adviser and a copy will be made available within 7 days.

Professional Indemnity Insurance

Archimedes Financial Planning Pty Ltd is covered by professional indemnity insurance satisfying all requirements under the Corporations Act.

Reporting Your Concerns

If you are unhappy about the advice or service provided by your adviser or AFP, please put your concerns in writing to:

Archimedes Financial Planning
Client Liaison Manager
3 – 1315 Gympie Rd
ASPLEY QLD 4169

We will investigate your complaint and respond to your concerns as quickly as possible (legislation requires within 45 days). Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.

If we have not responded to your complaint within 45 days, or if you feel it has not been resolved to your satisfaction, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an External Disputes Resolution Scheme, of which AFP is a member.

You can contact AFCA at:

Phone	1800 931 678
Online	www.afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 MELBOURNE VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge Infoline on 1300 300 630, which you may use to obtain information about your rights regarding making a complaint.

Our Managed Discretionary Account services

We offer limited types of Managed Discretionary Account services (MDA services) where you allow us to manage your investments for you, using our discretion and without obtaining your instructions before every transaction we undertake on your behalf. These services are restricted to the Limited Power of Attorney and Authority to Operate facilities within the Asgard Master Trust and Colonial First State. Please note that the MDA services do not authorise us to open new accounts, withdraw funds, alter the financial risk or contribute new funds to your investment.

What are the significant risks associated with using an MDA service?

By authorising us to make changes to your investments as described in a Power of Attorney without seeking your prior authority, you cannot claim that we were not acting on your behalf. Provided we act within that authorisation, our acts become binding on you. Therefore, it is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us to perform on your behalf.

How can I give you instructions on how to exercise rights relating to the financial products in my portfolio?

Generally, the financial products in which we invest on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know and you can provide us with instructions at the time as to how you wish for us to proceed. You can instruct us in writing, by facsimile transmission or by email. Our postal, facsimile and email contact details are contained at the end of the FSG of which this MDA insert forms a part.

Do I have to enter into a contract for you to provide MDA Services?

Yes. As of 11 December 2004, to receive MDA services you were required to first enter into an MDA Contract. This contract set out the terms and conditions of the authority and the investment program, which set out how your money will be invested. From 1st October 2018, a different contract is required under revised legislation.

Who prepares the investment program?

We will prepare the investment program for you based on your relevant personal circumstances, financial objectives and needs.

Will the investment program in the MDA Contract comply with the law?

Where this is relevant, the investment program set out in the MDA Contract will comply with the law. The relevant law is Division 3 of Part 7.7 of the Corporations Act 2001.

The contract will also contain:

- statements about the nature and scope of the discretions that we will be authorised and required to exercise under the MDA Contract
 - any investment strategy that is to be applied in exercising those discretions
 - information about any significant risks associated with the MDA Contract
 - the basis on which we consider the MDA Contract to be suitable for you,
 - any fees associated with the MDA Contract,
 - Information about how you terminate the contract, and
- **warnings that the MDA Contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances and specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.**

Who is responsible for reviewing the investment program?

We are responsible for reviewing your investment program, which we do at least every 12 months.

Do you provide custodial or depository services for my portfolio?

We do not provide custodial or depository services. Either you will hold the investments in the portfolio, or the custodian nominated for Asgard Master Trust or Colonial First State will hold them on your behalf.

Is there a cost for the MDA Contract or the MDA?

There are no costs to implement this MDA.

Our authority to offer MDA services.

From 11/12/2004 we were permitted to provide MDA Services pursuant to ASIC's No Action Letter dated 5/11/2004. That instrument ceased to have effect after 30th September 2018. We received a variation to our Australian Financial Services Licence on 31st August 2018 authorising us to provide full MDA Services. A revised MDA Contract will be required for clients wishing to utilise our MDA Services for the first time after 1st October 2018.

This FSG complies with the ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

Privacy Collection Statement

The privacy of your personal information is important to us. We do not disclose client details to anyone except where we are required to do so by law or are requested by our clients to do so.

Our Privacy Policy Statement can be viewed online www.archimedesfinancial.com.au

1. Your representative will ask you many questions.

Why is so much information required?

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the following Australian laws, we may be authorised or required to collect your personal information:

- Corporations Act 2001,
- Australian Securities and Investment Commissions Act 2001,
- Anti-Money Laundering and Counter Terrorism Financing Act,
- Taxation Administration Act 1953,
- Superannuation Guarantee (Administration) Act 1992 and
- Superannuation (Unclaimed Money and lost members) Act 1999

as those acts are amended and any associated regulations. From time to time other acts may require, or authorise us, to collect your personal information.

We are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you, so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate, this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur, you will need to make your own assessment concerning the appropriateness of our advice.

At times, we may necessarily need to collect personal information from someone other than yourself and you may not be aware that we collect or have collected this information.

2. Access and correction

You may (subject to permitted exceptions) access and update your information by contacting us. You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will give you reasons if we deny access, though we will endeavour to ensure that always the personal information about you which we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide, and you should advise us if there are any errors in our records of your personal information.

3. Providing personal information

We may provide personal information to:

- organisations (who are bound by strict confidentiality) to whom we outsource certain functions, such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- entities based overseas (see below for details);
- third parties when required to do so by law, e.g. legislation or Court Order.

4. Overseas disclosure

Sometimes we need to provide personal information to, or get personal information about you from, persons located overseas. For example, we may outsource a function involved in the financial planning business to someone based overseas. Nevertheless, we will always disclose and collect your personal information in accordance with Privacy Principles.

5. Identifiers

Although in certain circumstances we are required to collect government identifiers such as tax file numbers, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law, or unless you have voluntarily consented to disclose this information to any third party.

6. Dealing with us anonymously or using a pseudonym

The nature of the provision of financial services does not lend itself to treating clients with anonymity. All transactions require personal information about the individual for whom the transaction is being completed. However, in some instances we may be able to provide information or a service anonymously or to you under a pseudonym, for example, general enquiries about products.

You can deal with us anonymously where it is lawful and practicable to do so.

7. Marketing Practices

Every now and then we might let you know, via mail, SMS, telephone or online, about news, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. At any time, you can contact us to update your marketing preferences.

8. Sensitive Information

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

9. Privacy Complaints

If you believe your privacy has been breached, or you have a privacy complaint, you should write to us by email at info@archimedesfinancial.com.au or to the Privacy Officer at 3-1315 Gympie Rd, Aspley, Qld 4034.

If Archimedes Financial Planning Pty Ltd does not satisfactorily address your complaint, you can escalate it to the Office of Australian Information Commissioner.

10. Our Privacy Policy

We have a more detailed Privacy Policy if you require more information. Please ask us for a copy, or refer to our website www.archimedesfinancial.com.au