



Service Agreement including Financial Services Guide – Part A

(Comprehensive advice – Part B deals with your financial adviser)

This document should be kept and referred to when you have future dealings with us. It represents the beginning of your relationship with us.

FSS Financial Planning is the business name under which Q Invest Limited ABN 35 063 511 580 Holder of Australian Financial Services Licence 238274 provides financial planning services to members of First State Super.

Make your
money work

A collection of Australian banknotes (20, 50, and 10 dollar bills) are shown falling from the top right towards the bottom left against a bright blue sky with wispy white clouds. The banknotes are scattered and appear to be in motion, creating a sense of wealth and financial activity.

This Financial Services Guide (FSG) is designed to assist you to understand the services you will receive from FSS Financial Planning.

It is divided into two parts: Part A—A guide to our relationship with you and others which includes:

- > The services we offer;
- > How we are paid; and
- > Our complaints resolution process and how you can access it.

Part B—Your financial adviser

FSG—Part A

A guide to our relationship with you and others

About FSS Financial Planning

First State Super does not take any responsibility for any of the services nor does it endorse any products recommended by FSS Financial Planning.

FSS Financial Planning is the business name under which Q Invest provides financial planning services to members of the First State Superannuation Fund (First State Super). Q Invest, as FSS Financial Planning, provides these financial planning services under its own Australian Financial Services Licence. The Trustee of First State Super is not responsible for, nor involved in, the provision of those services, although the Trustee has an agreement with FSS Financial Planning to assist First State Super members to obtain them. Under its Agreement, the Trustee promotes FSS Financial Planning services and gives Q Invest use of the business name “FSS Financial Planning” and free access to business premises and facilities.

About our Australian Financial Services Licence number 238274

Under this licence, FSS Financial Planning and our advisers are authorised to provide advice and deal on your behalf in relation to:

- Basic and non-basic deposit and payment products;
- Government debentures, stocks and bonds;
- Investment life insurance products;
- Life insurance products;
- Managed investment schemes;
- Retirement savings accounts;
- Securities; and
- Superannuation.

We also issue financial products.

We do not provide advice in relation to:

- Stock selection;
- Direct property;
- Share placement; or
- General insurance products

FSS Financial Planning is responsible for the provision of the above advice services and the distribution of this document.

About our advisers

Our advisers act on behalf of FSS Financial Planning. They are employees who receive a salary. They do not receive personal payments or commissions for the recommendation or sale of any products. If they are eligible to receive any bonus, payment is based on the achievement of pre-determined business objectives, which focus primarily on client service standards, business revenue and individual performance.

The personal details of the adviser working with you are contained in Part B of the FSG.

Personal financial advice

When FSS Financial Planning gives you personal financial advice we take into account your financial situation and future needs and give you a Statement of Advice (“SOA”)—this is your *financial plan*. We will always tell you about:

- Any fees and commissions that will be paid in actual dollar amounts;
- Any associations we have with other parties which may influence the advice we give you; and
- Any limitations on the advice we give you.

Where subsequent advice is provided in relation to your SOA and your circumstances have not changed, we may not provide a further SOA. However, you can request from us a copy of a *Record of Advice*, at, or after, the time that subsequent advice is given.

When we recommend a particular financial product, we will provide you with a *Product Disclosure Statement* to assist you to make an informed decision.

What information should you provide to receive personal advice?

It is important that you provide us with as much information about your financial and personal circumstances as possible. When you provide complete and accurate information we can provide you with advice that is both timely and appropriate to your needs, objectives and financial situation. One of the most important ways we get to know you is through documents like our *Lifestyle Questionnaire*.

If you have any special instructions that you would like to give us, you can do this by telephone, fax or email.

You should also read documentation we provide you to ensure that the advice provided is consistent with your personal circumstances.

Fees and charges

At FSS Financial Planning we prefer a fee for service approach to financial planning, to ensure that you only pay for the advice you need.

At FSS Financial Planning:

- You pay a fee for our services;
- There are no hidden charges;
- Our advisers are not paid commission;
- We do not accept rewards or inducements such as holidays or gifts from product issuers; and
- We keep our costs low.

The fee you will be charged is based upon your individual circumstances and your adviser’s assessment of the complexity and time involved in providing advice.

You will always be informed of the likely fees prior to committing yourself to any action. Details of the actual amounts will also be shown in your SOA. You can request more information about our fees and charges at any time.

FSS Trustee Corporation pays us a fee for the provision of advice to its members about their superannuation, retirement income and insurance benefits in the First State Superannuation Scheme.

What commissions, other payments or benefits may we receive?

We may be paid commission by product issuers. However, under our fee for service approach, our intention is to reduce and/or rebate to you, initial and ongoing commissions when you purchase a product as a result of our advice. When a product issuer does not make this possible, we will retain commission payments.

Where you have been referred to us by someone else or we refer you to someone else, we do not receive or pay any referral fee.

Full details of all payments we might receive will be explained to you at your interview.

Privacy

The privacy of your personal information is important to us. This includes personal data, health information, and details of your personal objectives, financial situation and any recommendations that we make to you.

We may provide this information to third party suppliers such as mailing houses, information technology support and email suppliers or expert consultants to assist us in the course of doing business or improve or promote our business systems, products and services. We will not provide your personal information to other third parties without your consent or unless we are compelled by law.

Our Privacy Policy ensures the confidentiality and security of your personal and/or health information. You can obtain a copy of our privacy statement at www.fssf.com.au or by requesting it from us.

To assist in protecting your financial information, you should not provide or share your account details, user names or passwords with anyone. If you become concerned about any suspicious activity relating to your investments or insurances, please contact us immediately.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Complaints

At FSS Financial Planning we acknowledge the importance of providing exceptional customer service to our clients.

If you have a complaint you should contact us in the first instance either by phone or in writing.

We will attempt to resolve the issue within the shortest possible time and, unless agreed otherwise, will generally make a determination within 20 business days.

If you are not satisfied with our response you can contact the Financial Industry Complaints Service (“FICS”), an independent complaints resolutions organisation of which we are a member. FICS’ contact details are:

Phone:	1300 780 808
Mail:	PO Box 579 Collins Street West Melbourne VIC 8007
Website:	www.fics.asn.au

Your feedback

We welcome the opportunity to hear about how we are going, services we are delivering well and areas where we can improve.

FSS Financial Planning Service Agreement

Your goals in life are important.

Whether it's enjoying a lifestyle in retirement, providing something special for those people that matter to you or simply growing your wealth to have more options in life—we can help you to develop and implement personal financial strategies that give you the best chance of achieving your goals.

This document explains how we will work together, our responsibilities to you and what we ask of you to get the most out of our service.



Broad expertise from
a history of public
sector superannuation
experience

Enhance your lifestyle
through good advice

Overview

FSS Financial Planning's team of expert professionals provide advice on a broad range of financial products, strategies and solutions to suit your financial circumstances and goals.

We will help you make the most of your superannuation, insurances, retirement income and wealth creation opportunities.

We are not influenced by commissions from funds managers or insurance companies.

Our advisers will recommend strategies to suit your financial situation and lifestyle, working with you to:

- Calculate how much you will need in retirement;
- Package your salary to maximise your take-home pay;
- Show you how you can use your superannuation and make it more tax efficient;
- Establish an appropriate investment mix for your circumstances;
- Build wealth from your existing asset base;
- Protect wealth using tailored insurance strategies;
- Recommend suitable investments for surplus cash;
- Help you determine whether you may be eligible for social security benefits in retirement; and
- Provide guidance on how to effectively budget and manage your debt

For some time, we have worked closely with those employed in the public sector. We understand their needs and the special and sometimes complex nature of their superannuation assets. With this background and demonstrated experience, we are able to help Australians from all walks of life reach their life goals.

Our approach

When you consult a FSS Financial Planning adviser, they will work with you through a series of steps designed to enable you to make informed decisions. Our process is:

Step 1 > Invest your time

Before you meet with us, we ask that you take time to tell us as much about yourself as possible by completing our *Lifestyle Questionnaire*. With this commitment from you, we can properly understand your needs and goals and maximise the productive time with your adviser.

Step 2 > Meeting with your adviser

When you come to us for assistance, you'll discover that the key to our service is the dedicated attention you'll receive from your adviser. They will discuss your priorities, whether you need assistance with a specific situation or require a comprehensive evaluation of your entire financial picture.

Step 3 > Strategy and plan development

Only after thoroughly understanding and analysing your situation will your adviser develop a plan specifically tailored to your circumstances and goals.

Your plan, draws on our substantial investment in systems, processes, compliance, training and product research. This ensures that the recommendations are relevant to you and meet our professional standards.

FSS Financial Planning's advice is based on our own research as well as research obtained from a wide variety of external sources.

Step 4 > Turn our recommendations into action—implementation

Once your adviser has provided you with their recommendations, it is your choice whether to act on the advice provided.

If you choose to action the advice you can take the necessary steps yourself or FSS Financial Planning can assist with implementation.

Your needs and preferences don't always stay the same

Ongoing service

We offer clients ongoing service to ensure that what you have implemented today continues to meet your needs in a changing world. The ongoing service includes an annual review of your circumstances to ensure that your plan stays up to date and relevant to the economic climate and your changing lifestyle and goals.

Your adviser can provide further details if you would like to know more about this service.

Your role

To ensure that you get the most out of the discussions with your adviser, it is a good idea to prepare in advance and work out what you want to achieve. It may be that you are looking for an overall financial plan, which encompasses a range of financial and lifestyle goals or perhaps you require advice on a particular issue.

If we're both prepared, it means that the discussions you have with your adviser will be focused on dealing with your issues, with plenty of opportunity for you to ask questions and gain a greater understanding of the options available to you.

FSS Financial Planning people

FSS Financial Planning employs highly skilled and experienced staff across:

- Financial Planning
- Risk Management
- Research
- Investments
- Training and Professional Development
- Compliance
- Technology
- Human Resources
- Finance
- Administration
- Financial Planning Support

Together they provide a professional service to assist you with your lifestyle goals.

All staff are required to participate in ongoing professional development and training programs which are conducted by FSS Financial Planning and by external organisations. All staff must adhere to FSS Financial Planning's Codes of Conduct and Ethics as well as rules of professional conduct. Details relating to your adviser are provided in Part B of the FSG—Your financial adviser.

Our financial planning team

FSS Financial Planning financial advisers are experienced and well-qualified.

They have the qualifications and experience required by law to give you personal advice.

The majority hold degrees and have completed the Diploma of Financial Planning or its equivalent. Many of our financial advisers also satisfy the standards allowing them to use the CERTIFIED FINANCIAL PLANNER™ and CFP® professional designations.

We also have a team of specialist client support advisers. Their role is to assist with research and analysis during the development of your plan. They are also available for one-off queries as part of our ongoing service program.

Professional services and outstanding value for money

This section should be signed at your interview with your financial adviser

Your signature

Now that you have read the FSS Financial Planning Services Agreement including Financial Services Guide, we ask that you acknowledge your understanding of the range of services we offer, how FSS Financial Planning and your financial adviser will provide advice to you and your role.

By signing below, I / we confirm that:

- I / we have received, read and understand the FSS Financial Planning Services Agreement including Financial Services Guide;
- I / we will provide all relevant information to FSS Financial Planning to ensure that the advice to me/us is appropriate;
- I / we have discussed and agree to the fees described in the FSS Financial Planning fee schedule dated ___ / ___ / ___ and wish to engage FSS Financial Planning to provide personal advice which includes a Statement of Advice and its implementation.

The estimated financial planning fee for providing this service is \$ _____

Please Note: If the estimated financial planning fee differs you will be notified of the difference and asked whether you would like to proceed.

- I / we request FSS Financial Planning to provide personal advice on the following areas:
 - superannuation and/or retirement
 - wealth creation
 - personal insurance
 - other
- I / we have declined personal advice in the following areas and understand the risks as explained to me/us:
 - superannuation and/or retirement
 - wealth creation
 - personal insurance
 - other

Please Note: if you wish at any stage to change the areas of advice, please advise your FSS Financial Planning adviser and they will provide you with a new fee schedule.

Client Signature _____ Date _____

Client's Full Name _____

Client Signature _____ Date _____

Client's Full Name _____

Adviser Signature _____ Date _____

Adviser's Full Name _____

FSS Financial Planning and its representatives will perform the services described in this Agreement in good faith and in accordance with applicable law



**To learn more about the financial services
FSS Financial Planning provides, please contact us:**

Phone: 1800 665 756 (toll free)

Facsimile: 1800 459 182 (toll free)

Mail: PO Box R352
Royal Exchange NSW 1225

www.fssfp.com.au

enquiries@fssfp.com.au