

Financial Services Guide



M Financial Planning Pty Ltd

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Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

Basic deposit products; debentures, stocks or bonds issued by a government; investment life insurance products and products issued by a Registered Life Insurance Company that are backed by a statutory fund; investor directed portfolio services; securities; and superannuation.

Products we may advise you about therefore include:

Cash accounts, term deposits, life insurances, superannuation funds, shares and commercial debentures.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

We will invoice you directly for the services that we offer. We will discuss the amount of this fee at our initial no-cost and no obligation meeting but we would expect it to be within a range of \$200 to \$15,000 per annum depending upon the complexity of the work to be undertaken.

We do not charge commissions or an asset based fee and we will rebate back to you any that we receive.

Generally we will ask you to pay your fees in advance. We may arrange for the fee to be paid out of your investment products if it is mutually convenient or you can simply pay us by cheque or direct transfer.

Referral arrangements

We do not pay anyone for referring clients to us. We may provide them with a small gift such as a lottery ticket as a sign of our appreciation.

Associations with issuers of financial products

We have no associations with any issuers of financial products.

Special Instructions you can provide to us

You may provide us with instructions in writing or by email. We would expect that verbal instructions would be followed by confirmation in writing or by email

Privacy policy

Our Privacy Policy is available on request.

Disputes handling

We are a financial member of the Australian Financial Complaints Authority, an ASIC approved External Disputes Resolution scheme.

AFCA can be reached at 1300 93 16 78

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFCA's website is www.afca.org.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.



LIABILITY LIMITED BY A SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION

This FSG is effective as at: 29/10/2018