



# Financial Spectrum



## Financial Services Guide

August 2010

AFSL: 334400

ABN: 57 134 661 706



## Introduction

This Financial Services Guide is an important document that we are required to give you as a condition of our Australian Financial Services Licence. It is designed to provide you with information about Financial Spectrum Pty Ltd, and an understanding of what to expect from our services, as well as the associated fees and charges. This document should be read in conjunction with the Financial Adviser Profile and our Privacy Policy to help you decide whether the financial services we provide are right for you.

## Financial Services Guide (FSG)

This guide contains important information about:

- Financial services and products we offer;
- How we are paid for our services, including all forms of fees or other benefits that may be received by Financial Spectrum and related parties in connection with the financial services provided;
- Any interests, associations or relationships that could influence the advice we give you; and
- Our internal and external dispute resolution procedures and how you can access them

You may also receive the following documents when we provide financial services or products to you:

### > Statement of Advice (SOA)

A SOA is provided when you receive personal advice about a product or service. It will include the following important information:

- The advice given and the basis of the recommendations
- Information on fees and commissions that may be received for the advice
- Any associations, relationships or interests that could influence the advice we provide.

### > Product Disclosure Statement (PDS)

A PDS is provided when we make a recommendation to acquire a particular financial product, or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks and fees associated with the product.

### > Service Agreements

Prior to any advice being given, we will ask you to enter into an agreement for the provision of this advice. An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by Financial Spectrum for ongoing service. It represents Financial Spectrum's commitment to providing our clients with high quality advice and a holistic approach to your financial wellbeing.

## Who are we?

Financial Spectrum Pty Ltd (ABN 57 134 661 706) is an independently owned financial planning service. Our priority is to help our clients achieve their financial goals, no matter how big or small, through personal care and coaching. We give you strategies to make the most of your situation.

Financial Spectrum is not owned by the providers of any investment or insurance products or services, so we offer appropriate advice to our clients. We hold Australian Financial Services Licence # 334400.

## Who is my Financial Planner?

Your financial planner is an authorised representative of Financial Spectrum. Our dynamic team carefully research their innovative strategies to give you all the options you need to grow your wealth. We are known for our personal approach. Information about your individual financial planner is available in the Adviser Profile that accompanies this FSG.

## Why choose a Financial Spectrum adviser?

Life is full of challenges and opportunities, especially when it comes to growing and securing your wealth. Keeping up with complex product offerings, regulation and tax strategies is a full time job. Financial Spectrum advisers can provide you with the ability to take advantage of changing circumstances – leaving you with more time for the important things in life.

We give advice in the following areas:

- Strategic financial advice and consulting services
- Investment planning
- Personal insurance
- Superannuation and retirement planning, including SMSF
- Estate planning
- Personal review services
- Finance, debt and gearing

## How are we paid for the services we provide?

Financial Spectrum offers a variety of payment options for the services we provide to you. The actual cost will be outlined in full to you prior to any advice being delivered. You may choose to pay for your advice through a set fee, from an entry fee or commission from an investment or insurance product, or from the ongoing commissions attached to these products:

- > We can create your comprehensive financial plan for a fixed fee
- > If you would like ongoing support, we have a tiered pricing model to deliver the right level of service for your requirements

All our fees are outlined in full prior to any advice being provided.

## What other benefits do Financial Spectrum and my financial adviser receive from product providers?

Financial Spectrum is proud to be independently owned. But some product providers pay a licensee commission to Financial Spectrum based on the total funds that Financial Spectrum advisers have invested on your behalf in their products. The amount will be disclosed in an SOA when you receive personal advice. Financial Spectrum Pty Ltd and your financial adviser may also receive additional benefits such as assistance with marketing expenses, complimentary or subsidised attendance at conferences, or other rewards such as gift vouchers, tickets to sporting events or invitations to social events. Benefits greater than \$300 in value are recorded in a Register which meets the requirements of the Financial Planning Association Code of Practice on alternative forms of remuneration. The Financial Spectrum Register is publicly available and we can provide a copy to you at your request.

## Further details on remuneration and benefits relation to Financial Services

When your financial adviser provides personal advice on specific financial products they will disclose certain details of remuneration (including commission) or other benefits that they receive, or that Financial Spectrum Pty Ltd or another associated person receives as a result of that advice.

If the remuneration or benefits can be calculated at the time you receive personal advice, these amounts will be disclosed at that time, or as soon as practicable thereafter. If the remuneration or benefits cannot be calculated at the time you receive personal advice, your financial adviser will disclose how these amounts will be calculated.

## Does Financial Spectrum have any relationships or associations that may influence the advice I receive?

The owners of Financial Spectrum have a shareholding in Associated Advisory Practices Ltd (AAP), a service company that provides legal, compliance training and business development support to Financial Spectrum. Recommendations in the products below may result in additional shareholdings in AAP:

- Asgard
- Navigator
- Asteron
- Netwealth
- Skandia
- Zurich
- ING

## Will the advice be tailored to my personal needs?

Every client is unique, and our philosophy of holistic, individual care means that we are committed to understanding your personal circumstances. But in order for us to do so you must provide us with details of your current financial situation, needs, goals, and any other relevant information. This will ensure you get the best possible advice, so you can make the most of your wealth. If you choose not to provide all relevant information to us, we are required to outline the possible consequences of us not having your full information.

## What information does Financial Spectrum keep about me?

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs. We also keep records of any recommendations made to you. If you wish to examine your file you should ask your Financial Spectrum planner who will make arrangements for you to do so.

We have a strong commitment to protecting your personal details. For more information please read our Privacy Policy which accompanies this FSG.

## What should I do if I have a complaint?

We pride ourselves on providing high quality service to our clients. However, in the unlikely event that you have a complaint about the service provided, you can take the following steps:

1. Contact your Financial Planner to discuss the complaint
2. If the complaint is not satisfactorily resolved within 7 days, please contact our licensee Financial Spectrum Pty Ltd on (02) 8238 0888 or put your complaint in writing and send it to GPO Box 4812, Sydney NSW 2001. We will try to resolve your complaint quickly and fairly and will respond in writing within 45 days.
3. If we cannot reach a satisfactory resolution, you can have your complaint reviewed by the Financial Ombudsman Service (FOS): Toll free: 1300 780 808; Website: [www.fos.org.au](http://www.fos.org.au)
4. The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint or to obtain information about your rights.

## Contacting Financial Spectrum

You can contact Financial Spectrum by:



Calling 02 8238 0888 9am—5pm Monday to Friday;



Visiting our website at [www.financialspectrum.com.au](http://www.financialspectrum.com.au)



Writing to us at:  
Financial Spectrum Pty Ltd  
GPO Box 4812  
Sydney NSW 2001



Sending us an e-mail at [info@financialspectrum.com.au](mailto:info@financialspectrum.com.au)



Sending us a fax at 02 8238 0808