

“financial confidence from professional advice”

Financial Services Guide

Issued 19th September 2016

Represented by:

McLardy McShane Corporate Super Pty Ltd

trading as

McLardy McShane Life and Personal Risk

Is a Corporate Authorised Representative No: 316527 of

Integrity Financial Planners Pty Ltd

Australian Financial Services Licence # 225051

Integrity Financial Planners Pty Ltd
ABN: 71 069 537 855
Head Office:
Suite 2, 1 Railway Crescent
PO Box 1140
CROYDON VICTORIA 3136
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McLardy McShane Life and Personal Risk
ABN: 83 115 632 098
Level 3, Building 7, Botanicca Corporate Park
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About Integrity Financial Planners Pty Ltd

Integrity Financial Planners Pty Ltd (IFP) is a privately owned financial planning business.

We provide financial advice to help you improve your lifestyle by building wealth and/or producing income, depending on your particular needs.

It is important that you have confidence in your financial wellbeing and in your financial arrangements. Integrity Financial Planners will give you that confidence, drawing on the expertise of professional advisers.

Integrity Financial Planners has a network of qualified and experienced advisers working in established

financial planning and accounting practices in Victoria, New South Wales, Queensland and South Australia.

Your adviser is an authorised representative of Integrity Financial Planners and IFP is responsible for their advice. All authorised representatives have been individually assessed as having the competencies, knowledge, skills and integrity necessary to deliver quality financial services and advice to our clients.

Head office for Integrity Financial Planners is located at
Suite 2, 1 Railway Crescent
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The Purpose of our Financial Services Guide

The purpose of this Financial Services Guide (FSG) is to explain to you the services Integrity Financial Planners Pty Ltd provides, along with any fees or commissions associated with our services.

You may receive other disclosure documents from us which may include;

- Statement Of Advice – This document sets out our understanding of your current circumstances, our financial advice and our recommendations. It includes disclosure of any commissions we may receive or fees that may be charged to you.
- Record Of Advice – Where we have provided a Statement of Advice and your circumstances have not changed, we may provide further related advice and record this in a Record Of Advice.
- Product Disclosure Statements - These documents provide details regarding the financial products that have been recommended to you. They include any fees and charges associated with particular products.

Services we provide

Integrity Financial Planners Pty Ltd can help you by providing:

Personal advice

Recommendations about your investments, superannuation and insurances

Implementation

Assistance with putting in place financial strategies and setting up financial products

Ongoing Review

Ongoing financial advice and review of your financial strategies and products

IFP is licensed to provide advice and to arrange the placement of regarding the following financial products, on your behalf:

- deposit and payment products such as term deposits and bank accounts
- government debentures, stocks or bonds
- share market investments and securities
- investments in managed funds and managed investment schemes
- superannuation, retirement income stream (annuities and allocated pension), self-managed superannuation funds and rollover funds
- life insurance products
- margin lending products

We also provide advice in other areas of investment and can assist you by facilitating other services including:

- taxation and accounting
- legal services including estate planning and business agreements
- finance including home loans and leasing
- management of Centrelink entitlements

We may charge fees for these additional services which will be agreed with you beforehand.

Adviser Profile

Thuy Nguyen is an employee of McLardy McShane Corporate Super trading as McLardy McShane Life and Personal Risk, a Corporate Authorised Representative (number 316527) of IFP. Thuy Nguyen is an Authorised Representative of IFP (ASIC representative number is 405698).

Who is your Adviser?

Your Financial Adviser is:

Adviser's Details: Thuy Nguyen
Address: Level 3, Building 7
Botanicca Corporate Park
570-588 Swan Street
Richmond VIC 3121
Phone: (03) 9290 9200
Email: thuy.nguyen@mclardymcshane.com.au

Over the past 7 years Thuy has immersed herself in the financial services industry to become a well-recognised and highly acclaimed corporate and personal superannuation specialist.

Over a relatively short career so far Thuy has built a reputation for providing the highest level of customer service with an attention to detail and specialist knowledge that is comparable to someone twice her age.

Thuy is confident in advising clients at all levels and also speaks Vietnamese, her native tongue, so is well placed to help the local Vietnamese community who may not be confident liaising in English.

Thuy is a mother to three active children who she loves to spoil. In her spare time she loves spending time with her extended family and has a keen interest in travelling the world.

What experience does your adviser have?

Thuy holds a Bachelor of Business (Financial Risk Management) along with a Diploma of Business (Banking & Finance) and was also selected out of a large pool of applicants to attend a Sales Academy which further honed her client communication skills and product knowledge. She is passionate about keeping up with all movements and changes in the industry so she can provide the most relevant and up to date advice for her clients.

Thuy is a specialist on and can advise on the following products;

- Personal risk insurance, including life insurance and income protection cover
- Business succession planning, including buy sell agreement funding and key person insurance
- Personal superannuation
- Managed funds
- Employer Sponsored Superannuation

Who is responsible for the financial services provided?

Integrity Financial Planners Pty Ltd (IFP) is responsible for the distribution of this FSG and for the financial services provided by Thuy Nguyen and McLardy McShane Life and Personal Risk, within the scope of the authority described in this FSG.

What kind of financial services is your adviser authorised to provide to you and what kinds of financial products do these services relate to?

Thuy Nguyen, is authorised by *Integrity Financial Planners Pty Ltd (IFP)* to provide financial product advice on, and to deal in relation to financial products in the following classes, provided the products are on *Integrity Financial Planners Pty Ltd (IFP)* Approved Product List:

- Deposit and payment products limited to basic deposit products and deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products and life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts
- Superannuation

Your adviser can provide advice in regards to tax implications of the recommend strategy and/or product.

Thuy also provides an ongoing review service. As part of this service, Thuy will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

Please note that Thuy Nguyen is not authorised to provide any services on behalf of *Integrity Financial Planners Pty Ltd (IFP)* except in relation to the financial products listed above.

McLardy McShane & Associates Pty Ltd also provides other services including provision of all General Insurance products including;

- Business insurance/ISR
- Motor insurance
- Property insurance
- Public Indemnity and Public Liability

It is important for you to understand that these services are not provided by Thuy Nguyen on behalf of IFP (either as an authorised representative or as an agent or in any other capacity) and IFP is not responsible for these services.

What else can you expect to receive?

Personalised advice to suit your needs

Our advice will be tailored to meet your individual situation. We do not use a “one size fits all” formula for our clients.

We will strive to provide the advice that we believe is most appropriate to assist you in achieving your aims and objectives. And as a smaller group we can adapt our services to meet your particular needs.

Integrity Financial Planners is privately owned, with no ownership ties to any fund manager or financial institution. We are not required or influenced through ownership to recommend or direct you toward any particular investments or financial products.

To ensure advice is appropriate to your needs, we will ask you for personal information.

Of course you have the right not to divulge personal information but you should carefully consider any warnings we give you regarding possible consequences of us not having complete knowledge of your circumstances.

Clear and documented advice

The initial advice provided by your adviser will be provided in a written Statement of Advice (“SoA”).

Where we provide you with ongoing advice, if your circumstances and objectives have not changed substantially, we may not be required to provide you with a new SoA.

Where we do not provide you with a written SoA, we will keep a Record of Advice. This is our notes regarding the advice we have provided to you, available for you to read, upon your request.

Similarly all instructions from clients are to be confirmed in writing. Note Integrity Financial Planners will not normally act on telephone instruction unless such circumstances are supported by written instructions.

Complete advice

We have access to accountants and taxation experts as well as associations with finance, legal and insurance professionals.

Whatever your need for financial related advice, your adviser will be able to assist, either directly or through referral to appropriate specialists.

Confidence in the advice of experienced and licensed professionals

Integrity Financial Planners is responsible for investment or insurance advice provided to you by our authorised representative.

All our advisers have considerable experience and training. They include people with diverse backgrounds and specialist expertise, including practicing accountants, university lecturers, insurance advisers and investment professionals.

The Corporations Act governs activities of investment advisers and only licencees or their representatives may provide financial product advice.

Integrity Financial Planners holds an Australian Financial Services Licence, issued by the Australian Securities and Investment Commission. Licensing ensures you are advised by an appropriately qualified person and that advice is properly researched. A copy of our AFS Licence is held in the offices of all representatives and may be inspected on request.

Integrity Financial Planners is a Financial Planning Association (FPA) registered Professional Partner. The FPA sets high professional standards that we must adhere to in order to maintain this association.

How will I pay for these services?

Integrity Financial Planners will charge you a fee for the services we provide to you.

Initial consultation Your initial consultation will be free. This will include discussion of your financial circumstances and objectives and possible solutions to your financial challenges. During this discussion we will agree whether or not to proceed with the development of comprehensive written recommendations.

Written recommendations and If it is agreed that we will prepare a written Strategy Document and/or Statement of Advice a fee will apply. See Remuneration table below.
and We will agree this fee prior to us starting the report.

Corporate Super Plan Service Fee McLardy McShane Life and Personal Risk may receive a Plan Service Fee from certain Product Providers for providing general advice to members within a corporate super plan. The fee here ranges from \$60 to \$120 based on the agreement with the Product Providers. Note this is not an additional cost paid by the members but is paid directly from the Product Providers to the Adviser office for providing the services agreed.

Ongoing advice and reviews Our ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available. If this is relevant to your situation, there will be specific information in your Statement of Advice.

Additional Services For additional services, an hourly fee may be charged. The amount of this fee would be discussed prior to any work being commenced. The hourly rate ranges from \$88 to \$220 based on the effort/skills required (administrative to advising).

Commission is payable by life companies when we recommend insurance and annuity products. The commission is factored into the annual premium see remuneration table below.

Type of Remuneration	Rate per annum on your insurance premium	Example using \$1,000 premium
Written recommendations	For Statement of Advice – Up to \$2,500	Up to \$2,500
Upfront remuneration	For Insurance products – from 30% to 130% of the first year's premium	From \$300 to \$1,300
Ongoing remuneration (Ongoing advice and reviews)	For Insurance products – between 0% to 75% of the annual premium	Up to \$750

Other forms of remuneration

On 1 July 2013 new "Future of Financial Advice" legislation (FOFA) came into effect, which prohibits IFP and its authorised representatives from accepting "conflicted remuneration", subject to certain exceptions. "Conflicted remuneration" is any benefit, monetary or non-monetary that could reasonably be expected to influence the choice of financial product recommended or the financial product advice. This includes commissions, bonuses and rebates, and most volume-based benefits, but there are some exceptions, such as remuneration for retail life insurance products.

Under FOFA, IFP and your adviser may continue to receive such remuneration where the arrangements were entered into prior to 1 July 2013.

Will anyone be paid for referring me to my adviser?

If you are referred to your adviser Thuy Nguyen and/or McLardy McShane Life and Personal Risk, McLardy McShane Life and Personal Risk may pay a referral fee to your referrer. If this is relevant to your situation, there will be specific information in your Statement of Advice.

Who has an interest in these services?

Product providers or managers may deduct management and administration fees from the products recommended by Integrity Financial Planners (IFP). Such fees must be disclosed by the product providers in their Product Disclosure Statement.

McLardy McShane Corporate Super is a privately owned company and forms part of the McLardy McShane Group of Companies. McLardy McShane & Associates may participate in the profits earned by McLardy McShane Corporate Super trading as McLardy McShane Life and Personal Risk.

Fees paid by you for our services and commissions and brokerage paid by product providers or intermediaries, shall be paid to IFP. These amounts shall be paid by IFP to McLardy McShane Corporate Super.

McLardy McShane Corporate Super pays a fee to IFP for the provision of services in its capacity as an Australian Financial Services Licensee.

Thuy Nguyen is an employee of McLardy McShane Corporate Super and receives a salary. Thuy Nguyen may receive a share of commissions and bonus payments. Neither you nor *Integrity Financial Planners* pays your adviser directly.

Resolving a complaint or concern

If you have a concern about services provided by Integrity Financial Planners or our representative we will try and resolve your issues quickly and fairly. To allow us to do so you will need to take the following steps.

1. Contact your adviser about your concerns.
2. If a complaint is not satisfactorily resolved in 3 days, contact :

The Compliance Manager
Integrity Financial Planners
PO Box 1140, CROYDON, VIC 3136
Phone: (03) 9723 0522

3. Integrity Financial Planners is a member of the Financial Ombudsman Service (FOS). If the outcome of the above steps is not satisfactory you may lodge a complaint in writing with FOS. FOS will undertake an independent review of your concerns and we are bound by their determination.

Financial Ombudsman Service
GPO Box 3, Melbourne Vic 3001
Phone: 1300 78 08 08

Further information regarding the Financial Ombudsman Service is available from www.fos.org.au

Other benefits we may receive

Integrity Financial Planners (or associated entities) may receive profit share or volume based remuneration from some product suppliers. This may result in payments to IFP based on the overall level of business or funds placed by IFP in particular products or with particular product providers. Any such interests in recommended products shall be disclosed in the Statement of Advice.

IFP and its representatives may receive other benefits from product suppliers. These may include attendance at functions, conferences and training sessions provided by product suppliers. If applicable such benefits shall be disclosed in the Statement of Advice.

Integrity Financial Planners maintains a register of Alternative Benefits outlining any such benefits that may be received. We also maintain a register of any potential Conflicts of Interest that we may have. These Registers may be viewed on request.

Integrity Financial Planners (IFP) currently holds professional indemnity insurance for activities conducted in accordance with our AFS License. Professional indemnity insurance helps reduce the risk that IFP might not have sufficient resources available to compensate clients for losses they incur as a result of certain breaches of the Corporations Act by IFP or its representative.

The limit of indemnity is as prescribed under ASIC Regulatory Guide 126. Subject to the terms and conditions of the policy, the professional indemnity insurance extends to cover claims made in relation to the conduct of Authorised Representatives and employees of the Licensee including cover for those Authorised Representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct). This insurance does not cover any actions by the representative acting in any other capacity (eg. as your accountant) or acting beyond the scope of IFP's AFS License.

Integrity Financial Planners respects your privacy. A copy of our Privacy Statement is available from our website www.iplan.com.au . Alternatively you can obtain a copy by calling us or asking for a copy from a staff member in our office.