

Financial Services Guide



Date: 5th October 2021
Version: 1.1

Purpose of the Financial Services Guide (FSG)

This FSG is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted
- the services we provide
- our fees and how we are remunerated in relation to the services we provide
- how you can make a complaint

Not Independent

Putting Planning Into Practice Pty Ltd may receive commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased.'

Documents we may provide to you

As part of our financial planning process you will receive various documents for each stage of your advice journey. We will provide these documents electronically to a nominated email address. You may also request documents be provided to you in hardcopy.

SOA's and ROA's

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and financial products we may recommend in order to help you achieve those goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others may receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (ROA). ROA's will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation, pension or an investment account we will also seek your consent to deduct fees from that account.

About the Licensee

Putting Planning Into Practice Pty Ltd
ACN 646 784 778
AFSL Number 529426
59 Maud Street, Maroochydore Qld 4558
Tel (07) 5348 9366

About the Corporate Authorised Representative

Surch Financial Group Pty Ltd ATF Surch Family Trust t/as Coastal Financial Advisers
ABN 47 926 483 604
59 Maud Street, Maroochydore Qld 4558
Tel (07) 5391 4660

This FSG has been prepared and provided with the authority of Putting Planning Into Practice Pty Ltd.

Services We Offer

In providing advice and other services described in this FSG, we act on behalf of Putting Planning Into Practice Pty Ltd who is responsible for the services we provide.

We can provide you with personal advice, general advice, financial services and products as listed below. We can also arrange for financial products to be issued without advice from us. Individual advisers within our firm may not be qualified to provide advice in all of the service and product areas noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> • Investment strategies (strategic asset allocation and goals based investing) • Budget and cash flow management • Debt management (including borrowing for personal purposes) • Salary packaging • Superannuation strategies and retirement planning • Personal insurance • Estate planning • Centrelink and other government benefits • Ongoing advice and service including regular portfolio reviews • Margin Lending and Geared Investments 	<ul style="list-style-type: none"> • Deposit & Payment Products • Government Debentures, Stocks and Bonds • Investment and Life Risk Insurance Products • Life Risk Insurance products • Managed Investment Schemes including IDPS • Retirement Savings Account Products • Direct Shares and Securities • Superannuation Products including: <ul style="list-style-type: none"> - Public Offer Superannuation Fund - Account Based Pensions - Complying Annuities - Corporate Superannuation Funds - Retirement Savings Accounts - Master Trusts - Wrap Facilities - Property Funds • Tax Effective Investments

Approved Product List

Putting Planning Into Practice Pty Ltd maintains an approved products and services list (APL) which contains various approved Australian and International providers.

Putting Planning Into Practice Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. Each product is researched using external research houses as well as our in house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Putting Planning Into Practice Pty Ltd's approval, recommend other products.

You can obtain a copy of the APL upon request.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this FSG. We can only accept instructions via email once you have signed an authority form.

If the information you provide to us is incomplete or inaccurate the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us please contact us using the details provided in this FSG.

Tax implications of our advice

Under the Tax Agent Services Act 2009 Putting Planning Into Practice Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether or not to implement our advice.

Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree our fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST:

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing /Annual advice and services
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Deduction from your superannuation/investment account

All fees and commissions will be paid directly to Putting Planning Into Practice Pty Ltd and then passed onto us.

Initial Advice and Service Fees

These are fees paid when you agree to receive our advice:

Initial Advice Fee	Fee amount
Research, Strategy Development and Preparation of Statement of Advice	\$3,300 to \$6,600 (depending on the complexity of the advice sought) Should your fee fall outside of this fee range we will advise you accordingly

Ongoing Advice and Service Fees

These fees support our ongoing professional services to you. A summary of the services you will receive is contained the Client Service Agreement. Those services are delivered with a view to helping you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided:

Ongoing Service	Fee amount
Per Client Service Agreement	\$3,500 per year to \$8,800 per year (depending on the complexity of the advice sought and the level of ongoing service required) Should your fee fall outside of this fee range we will advise you accordingly and seek your consent before proceeding with advice.

Commissions

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of commissions we may receive.

Product type	Initial Commission	Ongoing Commission	Example
Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	If your premium was \$1,000 we would receive an additional commission of up to \$660 and an ongoing commission of up to \$220 per annum

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Other costs

If requested, we may agree to provide ad-hoc advice or service to you. In this instance we would charge you on an hourly basis at a rate of \$385 per hour.

Associations and Relationships

We do not have any associations or relationships that might reasonably be expected to be capable of influencing us in the provision of our advice.

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist. You are free to engage your own preferred professionals.

We may receive benefits by way of sponsorship of educational seminars, conferences or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request.

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint. Your complaint will be acknowledged within 24 hours.
- If your complaint is not satisfactorily resolved within three business days, please contact Putting Planning Into Practice Pty Ltd in writing at the following address:
 - Complaints Manager
Putting Planning Into Practice Pty Ltd
59 Maud Street
Maroochydore Qld 4558
ppip@coastaladvisers.com.au
Tel (07) 5348 9366
- If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Putting Planning Into Practice Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the *Corporations Act 2001*. The insurance covers claims arising from the actions of former employees or representatives of Putting Planning Into Practice Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Putting Planning Into Practice Pty Ltd.

About Angela Surch

Angela completed her Bachelor of Commerce in 2007 which majors in Accounting and Financial Planning. Working as a financial adviser and Paraplanner since 2008, Angela has been helping individuals, couples and business owners identify their goals and achieve successful outcomes. This has seen her clients make informed decisions when investing in their future, whether it be growing and protecting their wealth, as they transition into retirement or during retirement.

Angela Surch's Australian Securities and Investment Commission (ASIC) Authorisation Number is 327236.

Angela Surch and Surch Financial Group Pty Ltd ATF Surch Family Trust trading as Coastal Financial Advisers is an authorised representative of Putting Planning Into Practice Pty Ltd.

How I am paid

Angela Surch may be remunerated by a combination of salary plus distributions from Surch Financial Group Pty Ltd ATF Surch Family Trust.