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# Financial Services Guide

**Version 6.11**

**Commencing 1 January 2019**

Flinders Partners Financial Services Pty Ltd

ABN 62 005 261 334

Australian Financial Services Licence Number 229920

Level 1

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Throughout this Financial Services Guide, Flinders Partners Financial Services Pty Ltd is referred to as 'Flinders Partners Financial Services' 'FPFS' 'Flinders Partners' 'we' 'us' 'our' or any variations.

## About Us:

Flinders Partners Financial Services is a privately owned financial advisory business which is part of Flinders Partners Group.

This Financial Services Guide (FSG) is designed to help you understand more about how we operate and whether you wish to use our services. It contains information about:

- The initial and ongoing advice Flinders Partners provide;
- Our service and how we charge for it;
- Who to contact if you have a complaint.

## Documents you may receive from us:

### **Statement of Advice (SoA):**

If you receive personal advice from your adviser that takes into account your financial needs, goals and circumstances, we will provide you with an SoA. An SoA contains the following important information:

- The advice given to you;
- Why the advice is appropriate for you and the reasons behind it;
- Information about fees and commissions relating to the advice and ongoing services provided to you;
- Any associations or relationships that may have influenced the advice.

### **Record of Advice (RoA):**

If your adviser has previously provided you with an SoA and then provides you with related additional advice which takes into account your personal circumstances, you may receive written confirmation of that advice in an RoA.

You have the right to request a copy of the RoA within seven years of the advice being provided to you. You may request this in writing or verbally using the contact details on the cover page of this FSG.

### **Product Disclosure Statement (PDS):**

If we recommend a particular financial product to you, we will provide you with a PDS which is prepared by the issuer of the product. This will contain information that will assist you to make an informed decision about that product, including benefits, risks, costs and commissions.

## **Who is responsible for the financial services provided to me?**

Flinders Partners Financial Services holds an Australian Financial Services Licence (number 229920). Your adviser is an authorised representative of Flinders Partners Financial Services and provides advice on behalf of Flinders Partners. Flinders Partners is responsible for the advice provided to you.

Your adviser will be a member of our team detailed later in this FSG. Flinders Partners has authorised your adviser to provide this FSG to you.

## **Financial Services and Products We Offer:**

Flinders Partners offers the following services to help you build, manage and protect your wealth:

- Wealth creation and accumulation
- Structuring your wealth through Self Managed Superannuation Funds, Private Companies and Trusts
- Investment selection and management
- Superannuation and retirement strategies
- Estate planning and business succession planning
- Personal Insurance analysis
- Portfolio administration

Flinders Partners Financial Services is licensed to provide advice on the following products:

- Deposit and payment products
- Government debentures, stocks and bonds
- Life insurance products
- Managed investments
- Retirement Savings Accounts
- Securities
- Superannuation

More details of our licence authorisations can be found on the ASIC website: [www.asic.gov.au](http://www.asic.gov.au)

Your adviser may only specialise in some of the areas listed above. Please see the section 'Our Team' in this FSG for details of what your adviser specialises in.

## **Fees for our services and how we are paid:**

### **Fees for our service:**

Our fees are based on time spent and the complexity of your situation. They are either quoted in advance (fixed amount or range) or charged in arrears at an hourly rate. Our hourly rate ranges from \$80 - \$350 plus GST.

The types of fees we charge are as follows:

- **Initial Advice:**

This fee covers the cost of researching and preparing your financial plan, and meeting with you to determine your goals and objectives.

- **Advice Implementation:**

This fee covers the time spent implementing the products and strategies we have recommended to you.

- **Ongoing Advice:**

Our ongoing advice will assist you in keeping on track with your financial strategies. We will charge a fee relevant to what you require, and charge this on a monthly or quarterly basis.

- **Additional Advice:**

A fee for any additional advice required will be charged according to an hourly rate.

### **Commissions:**

#### *Investment Ongoing Commissions:*

We seek to use investments that do not pay commission; however Flinders Partners may receive investment commissions ranging from 0-5% of the value of your investment. Any commission received by us from investments you hold will be disclosed in a Statement of Advice.

#### *Insurance Upfront Commissions:*

The majority of our insurance work is completed on a commission only basis. Flinders Partners may receive insurance commissions in the first year of between 0% and 77% of your annual first years insurance premium. These commissions will be disclosed to you in our Statement of Advice.

*Insurance Ongoing Commission:*

We may receive a commission of between 0% and 22% of your ongoing annual insurance premium. Any commission received will be disclosed in a Statement of Advice.

**How your adviser is paid:**

Allan Williams, Mark Taylor and Tim Perceval. are directors of Flinders Partners Financial Services, and are remunerated by a profit share from the business.

Kerrie Easton, Meg Macartney and Shi-Yung (Jennifer) Huang are employees of Flinders Partners Financial Services and receive a salary. They may also be entitled to a bonus linked to the overall profit performance of the business.

**Other benefits we may receive:**

Flinders Partners may also receive other non-financial benefits such as attendance at training events or seminars from product providers at no extra cost to you. We keep a register of these benefits which may be viewed at your request.

**Will any third parties be paid for referring my business?**

If you are referred to us by a third party, they may receive a fee. This fee is paid by Flinders Partners and is not an additional cost to you. We keep a register of these fees which may be viewed at your request.

**Relationships that may influence our advice:**

Flinders Partners Financial Services is a privately owned company and is not owned or influenced by any financial product provider. Your adviser will recommend financial products from an Approved Product List.

Our approved product list is developed by our Investment Committee using a range of criteria to determine a product's merit.

## Confidence in the quality of our advice:

Flinders Partners is committed to providing an exceptional client service experience in an honest and open manner. If our level of service has not met your expectations in any way, we have a complaints handling service to ensure that your concerns are raised at the highest level within the organisation. Should you have any concerns about the service provided to you, please take the following steps:

1. Contact your advisor immediately and raise your concerns with him/her;
2. If your complaint is not satisfactorily resolved within 14 days, please write directly to the Managing Director as follows:

Managing Director  
Flinders Partners Financial Services Pty Ltd  
PO Box 430  
FRANKSTON VIC 3199

3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

They can be contacted as follows:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Phone Number:** 1800 931 678 (free call)

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

We are required by the Corporations Act 2001 to have a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by Flinders Partners or their Advisers of the obligations outlined in Chapter 7 of the Corporations Act. Flinders Partners have comprehensive professional indemnity insurance in place to cover both Flinders Partners and our advisers (including advisers who are no longer authorised by us, but were at the time of the conduct.)

## **Our Team:**

### **Allan Williams**

*Managing Director*

Is an Authorised Representative of Flinders Partners Financial Services (No. 341489)

Allan has been providing financial advice to clients since 2009 and has provided accounting and taxation advice to clients since 1997.

#### Qualifications:

- Bachelor of Commerce
- Certified Practising Accountant
- Master of Business Administration
- Diploma of Financial Services (Financial Planning)

Allan specialises in providing advice in the following services and products:

- Structuring your wealth through Self Managed Superannuation Funds, Private Companies and Trusts
- Superannuation and retirement strategies
- Estate planning and business succession planning
- Wealth creation and accumulation
- Investment selection and management
- Personal Insurance analysis
- Portfolio administration

Email: [allanw@flinderspartners.com.au](mailto:allanw@flinderspartners.com.au)

**Mark Taylor**

*Director*

Is an Authorised Representative of Flinders Partners Financial Services (No. 299271)

Mark has been providing financial advice to clients since 2009, and has been providing accounting and taxation advice to clients since 1997.

Qualifications:

- Bachelor of Business
- Certified Practising Accountant
- Diploma of Financial Services (Financial Planning)

Mark specialises in providing advice in the following services and products:

- Structuring your wealth through Self Managed Superannuation Funds, Private Companies and Trusts
- Superannuation and retirement strategies
- Estate planning and business succession planning
- Wealth creation and accumulation
- Investment selection and management
- Personal Insurance analysis
- Portfolio administration

Email: [markt@flinderspartners.com.au](mailto:markt@flinderspartners.com.au)

**Tim Perceval**

*Director*

Is an Authorised Representative of Flinders Partners Financial Services (No. 341490)

Tim has been providing financial advice to clients since 2009, and has been providing accounting and taxation advice to clients since 1990.

Qualifications:

- Bachelor of Business
- Certified Practising Accountant
- Diploma of Financial Services (Financial Planning)

Tim specialises in providing advice in the following services and products:

- Structuring your wealth through Self Managed Superannuation Funds, Private Companies and Trusts
- Superannuation and retirement strategies
- Estate planning and business succession planning
- Wealth creation and accumulation
- Investment selection and management
- Personal Insurance analysis
- Portfolio administration

Email: [timp@flinderspartners.com.au](mailto:timp@flinderspartners.com.au)

**Kerrie Easton**

*Financial Adviser*

Is an Authorised Representative of Flinders Partners Financial Services (No. 434026)

Kerrie has worked in the financial services industry since 2007.

Qualifications:

- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning
- Fellow Chartered Financial Practitioner

Kerrie specialises in providing advice in the following services and products:

- Personal Insurance analysis
- Superannuation and retirement strategies
- Wealth creation and accumulation
- Investment selection and management
- Portfolio administration
- Structuring your wealth through Self Managed Superannuation Funds, Private Companies and Trusts
- Estate planning and business succession planning

Email: [kerrie@flinderspartners.com.au](mailto:kerrie@flinderspartners.com.au)

**Meg Macartney**

*Financial Adviser*

Is an Authorised Representative of Flinders Partners Financial Services (No. 1271740).

Meg has worked in the financial services industry since 2014.

Qualifications:

- Diploma of Financial Services (Financial Planning)

Meg specialises in providing advice in the following services and products:

- Personal Insurance analysis
- Superannuation and retirement strategies

Email: [megm@flinderspartners.com.au](mailto:megm@flinderspartners.com.au)

**Shih-Yun (Jennifer) Huang**

*Financial Adviser*

Is an Authorised Representative of Flinders Partners Financial Services (No. 1271750).

Jennifer has worked in the accounting and finance industry since 2012.

Qualifications:

- Diploma of Financial Services (Financial Planning)

Jennifer specialises in providing advice in the following services and products:

- Personal Insurance analysis

Email: [jenniferh@flinderspartners.com.au](mailto:jenniferh@flinderspartners.com.au)

**How to contact our team:**

We encourage you to contact your adviser with any questions you have, or to provide instructions to them. Generally specific instructions must be given in writing, but may also be given via phone, email or fax.

Our Authorised Representatives are contactable via their direct email or:

Flinders Partners Financial Services Pty Ltd

Level 1, 405 Nepean Highway

FRANKSTON VIC 3199

PO Box 430

FRANKSTON VIC 3199

Telephone: 03 9781 3155

Fax: 03 9781 4859