Financial Services Guide

Version 1 | 5 May 2018

Who is Life Plan FP?

Life Plan FP (LPFP) holds an Australian Financial Services Licence (AFSL) Number 449658 and authorises Financial Advisers and Reference Partners under its AFSL. Our contact details are listed above.

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services offered and whether they are suited to your needs. This FSG also provides you with important information on how to engage with your Adviser.

This FSG, replaces all previous versions and is an important document which we must give you as a Financial Services provider. It covers:

- Information about LPFP as an AFSL holder
- The documents you may receive
- Approved product list
- Information about privacy (i.e. collection, use and handling)
- Details of your Adviser and responsibilities for providing financial services
- What your Adviser is authorised to do
- Details on how you can instruct your Adviser
- How your Adviser is remunerated
- Our complaints procedure
When you are provided Advice

Your Adviser is required to comply with the Best Interests Duty and will always act in your best interest.

If we make a recommendation to you in relation to a financial product (other than securities or derivatives), we will provide you with a Product Disclosure Statement (PDS) in relation to that financial product.

The Product Disclosure Statement will contain information in relation to the features, benefits, risks and fees associated with the financial product and should assist you in deciding whether to acquire the financial product.

Approved product list

Your Adviser can only provide you with General Advice, which does not take account your personal objectives, financial situation or needs. Therefore you are required to ensure that you obtain prior advice regarding the suitability of our products and services for your personal financial needs, objectives and circumstance, from a licensed professional.

Collecting your personal information

As a financial services provider and educator, we will collect information that you provide to help and assist you with your education that you have invested in.

That means you will be requested to provide us with information about yourself such as address, email, phone number, date of birth, license number and any other relevant information to enable us to provide appropriate advice and guidance to you.

The information will be recorded in our CRM so that we are able to provide you with the education material you have invested in.

You should read the information and warnings contained on our website and on the enrolment form provided to you when you enrolled. You need to read the documents carefully before making any decision relating to the educational material and/or financial product or advice.
What information do we keep and can you examine your file?

All personal information we gather from you, is maintained in an electronic file in our database. If you would like to examine your personal information, you can request this by contacting the office.

Privacy policy

LPFP is committed to a Privacy Policy to ensure the privacy and security of your personal information with its advisers. The Privacy Policy helps you understand how we and our advisers protect and store your personal information and comply with the Australian Privacy Principles.

Who is your financial Adviser?

Wealth Intelligence Pty Ltd T/A Fokas Beyond | ABN 70 129 820 837 | G03/247 Coward St, Mascot NSW 2020 | PO Box 125, Roselands NSW 2196 | +61 2 9758 1005 | info@fokasbeyond.com | www.fokasbeyond.com | Corporate Authorised Representative No. 410066 | George Fokas Authorised Representative No. 316827 |

LPFP is the Licensee that authorises Wealth Intelligence Pty Ltd T/A Fokas Beyond to provide advice to retail and wholesale clients, and is ultimately responsible for the advice provided to you.

Wealth Intelligence Pty Ltd T/A Fokas Beyond is responsible for any Authorised Representatives operating under that business, to provide the following financial services on behalf of LPFP:

1. provide General Advice, and

2. provide financial product advice, and

3. deal in a financial product by arranging for another person to issue, apply for, acquire, vary or dispose of a financial product
Education and qualifications

Your Adviser has completed the following qualifications and is registered with or a member of the following associations:

- Diploma of Financial Services (Financial Planning) Further details about their experience can be found on the Financial Adviser Register on the ASIC website.

What is your Adviser authorised to do?

Your Adviser is authorised to provide General Advice ONLY and deal in the following financial products:

- Deposit and payment products (Deposits and Payment Products, Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (Investment Life Insurance Products, Life Risk Insurance Products)
- Managed Investment Schemes (Managed Investment Schemes, IDPS)
- Superannuation
- Securities
- Derivatives
- Margin Lending (Standard Margin Lending Facility)
- Retirement Savings Account Products

How can you provide instructions to your Adviser?

You can contact your Adviser directly with any instructions and provide them in writing, by email, over the phone, text, or by confirming verbal conversations.
Does your adviser have any relationships which may influence the advice provided to you?

As your Adviser, we also act as on introducing agent to suitably licensed brokers or market makers who can perform dealing and execution services on your behalf. Where we or one of our authorised representatives refer you to a third party, we may receive a percentage of the ongoing brokerage or fees you pay as a rebate. If these payments are made, they are deducted from the gross brokerage or fees you pay, and do not increase the amount of brokerage or fees you pay for these services.

How is your Adviser paid now and ongoing? (Fees, Charges, Commissions)

Your Adviser may charge you for providing Advice and/or Financial Services. The amount and how you choose to pay it may vary based on whether it is a fixed fee, commission or combination of those. Regardless of your preferred payment method, the fee is based on the services provided and how they relate to your circumstances. You will be asked to agree to the fee in writing.

Should you choose to pay a fixed fee, it may be based on your Adviser’s $200 hourly rate or a range i.e. $200 to $12,000. It is difficult to say what the fee will be until your Adviser understands the assistance you are seeking - generally the more complex your requirements, the higher the fee. You may pay a one off fee to attend an educational seminar or training workshop/bootcamp, or you may pay a monthly subscription for regular access to services provided by your Adviser. You may also be provided with software to assist you in making trading decisions. You may pay an initial purchase price for the software, and ongoing fees or support and/or data feeds.

Your Adviser will clearly explain all fees payable by you prior to any Advice or Product being offered to you, and a Tax Invoice can be provided upon request from the Advisers office.

Representatives of the Adviser who provide you with General Advice may receive commissions or other remuneration for the provision of these services. They may also receive salaries, performance bonuses and other benefits from the Adviser.
What should you do if you have a complaint?

If you have a complaint or concern regarding the Financial Services or General Advice you received from your Adviser, we encourage you to take the following steps to ensure a prompt response and action:

1. Contact your Adviser directly in the first instance. If you don’t you will be referred back to the adviser to try and resolve any issue you have.

2. If your complaint has not been satisfactorily resolved by your adviser within 10 business days, contact LPFP detailing your concerns:
   a. on 03 64 277 745 or
   b. send an email to info@lifeplanfp.com.au or
   c. write to us at 28 Thomas Street, East Devonport TAS 7310

You will receive an acknowledgment from LPFP when you lodge a complaint with us. LPFP has 45 days following the lodgment date, to notify you of its decision in relation to the complaint. If the complaint is not resolved within this time frame, LPFP will inform you of the reasons for the delay.

3. If your complaint is still not resolved to your satisfaction, you have the right to refer the matter to the Financial Ombudsman Service (FOS). LPFP is required to be a member of an External Dispute Resolution body as a condition of licensing.

4. You can contact FOS:
   a. on 1300 780 808 or
   b. send an email to info@fos.org.au or
   c. visit their website at www.fos.org.au or

Complying Compensation Arrangements

LPFP has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current and former Advisers (no longer authorised by LPFP). If you would like further information, please contact us. Thank you