



**Arch Financial Planners**  
Your world  Your wealth

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# FINANCIAL PLANNERS ALLIANCE PTY LTD

AFSL Number 485276

ABN 89 610 060 985

## Financial Services Guide (FSG)

Version 4.2 / Issue Date: 1<sup>st</sup> July 2022

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This document comprises two sections which should be read in conjunction:

**Section 1 is the Licensee FSG and  
Section 2 is the Representative Profile**

The Financial Planning Association and the Australian Securities & Investments Commission recommend that you take as much time as you need to find a financial planner who is suitably qualified and importantly, someone who you can work with comfortably.

The Financial Services Guide is a disclosure document that helps the retail client to decide whether to obtain financial services from the providing entity.

To help you achieve your life goals and aspirations, we need to know a lot about you; however, before selecting Financial Planners Alliance Pty Ltd and Jayne Graving as your advisor, you need to know a lot about us.

### Independent Disclosure

Financial Planners Alliance Pty Ltd does not keep / receive any commissions or payments from product providers. If received these are rebated in full to clients. By doing this we are allowed to use the words "Independent", "Impartial" or "Unbiased" when describing our business. We meet the definition of '**Independent**' as per s923A of The Corporations Act. For more information please ask your adviser.

# Section 1 – Financial Planners Alliance Pty Ltd FSG

## About this guide

This Financial Services Guide (FSG) is intended to provide you with information, prior to Financial Planners Alliance providing you with a financial service. This FSG contains important information about:

- Financial Planners Alliance Pty Ltd (Financial Planners Alliance)
- The services we are authorised to provide to you
- How we (and any other relevant parties) are remunerated
- Details of any potential conflicts of interest
- Details of our internal and external dispute resolution procedures, along with how you can access them.

## Who is Financial Planners Alliance Pty Ltd?

Financial Planners Alliance Pty Ltd is an independent financial services business which specialises in personal financial advice and portfolio management.

We hold an Australian Financial Services Licence (AFSL) that authorises us to operate a financial services business and provide you with financial advice and services. Financial Planners Alliance Pty Ltd's AFSL number is 485276.

We are committed to facilitating high quality advice and continued excellence in our service to you.

Financial Planners Alliance Pty Ltd is responsible for the advice and financial services provided to you, including the distribution of this FSG.

The financial services that you receive from Financial Planners Alliance are provided by an adviser.

## Why are we different?

Unlike most financial planning companies, we are not obligated to or have any connection with any product provider (financial institution, bank or insurance company). We consider it important to be able to offer independent, objective advice and where products are recommended, that we are free to recommend products that we feel best suit our clients' needs.

We offer personal advice for each client who is treated as a valuable customer – not just a number.

## Who is my adviser?

Jayne Graving. Information about your adviser, including the services that can be provided, the costs to you for those services and the adviser's remuneration, is included in Section 2 of this FSG.

## How we deliver financial services to you

We pride ourselves on our personalised solutions and service.

We will always start by getting to know you and understand your situation. In order to ensure that the advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

If we give you personal financial advice then we will provide you with a Statement of Advice. In this Statement of Advice we will:

- confirm our understanding of your goals and objectives
- go through each of our recommendations and explain how they help you achieve them
- explain any risks as well as our fees

If we provide further personal advice to you after we have issued an initial Statement of Advice and your circumstances have not significantly changed, we may provide the advice to you orally. We will also tell you about any fees or commissions and any associations with Financial Product Issuers or others who may have influenced that advice.

We will record these details in a Record of Advice and keep this for seven years after providing the advice to you. You can request a copy of that Record from your adviser.

### **Information you need to provide and your Privacy**

We are required pursuant to the Corporations Act and certain regulations issued by the Australian Securities and Investments Commission to collect information about you for the purpose of providing you with the following services:

- Preparation of your Statement of Advice
- The provision of financial planning and risk insurance advice to you
- Making financial product recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

You have the right to withhold personal information, but this may compromise the effectiveness and the appropriateness of the advice you receive.

We will from time to time disclose information about you to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

We are also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Your adviser will maintain a record of your personal profile including details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you.

Should you wish to examine your file just ask your adviser and they will make all necessary arrangements to provide you with relevant information.

## **What types of services / advice do you offer?**

Our advice is tailored to your specific needs and can be as comprehensive or scoped as needed. The types of services we offer advice on are:

- Identifying financial and lifestyle goals, intentions, values and attitudes
- Assessing your Portfolio objectives, investment attitudes and tolerance for investment risk
- Investment advice (including direct shares)
- Portfolio Asset Allocation
- Superannuation
- Self-Managed Superannuation Funds
- Structures and entities
- Strategies for tax effectiveness (in conjunction with your tax expert)
- Strategies for asset protection and Estate planning (in conjunction with your legal expert)
- Intergenerational wealth transfer
- Cashflow Analysis
- Investment Property Cashflow Analysis
- Centrelink
- Aged Care
- Debt Management
- Retirement strategies
- Pension and benefit strategies
- Redundancy strategies
- Life Risk Insurance
- Income Protection
- Business succession strategies

## **Our authorised services and the types of financial products they relate to?**

Financial Planners Alliance Pty Ltd's AFSL is authorised to provide advice and deal in the following products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Retirement Savings Account Products;
- Securities;
- Superannuation including Self Managed Superannuation funds and
- Standard Margin Lending Facilities.

We can restrict the services or products that an adviser may provide on our behalf. Part 2 of this FSG will include your adviser's authorisations.

## **What should I know about any risks associated with the financial products and strategies recommended?**

Your adviser will explain any significant risks associated with recommended strategies and financial products in the SoA. If a financial product is included in the recommendations, product specific risks will be disclosed in the relevant Product Disclosure Statement. If you would like further clarification, your adviser will discuss this with you.

## **How do I have to give you instructions about my Financial Product/s?**

You need to give us instructions in writing (eg. letter or email) or another method as agreed by us.

## **How will I pay for the services provided?**

Financial Planners Alliance Pty Ltd and your adviser are remunerated for the services you receive based on a Fee for Service methodology. This fee could cover:

- providing a Statement of Advice
- Implementation of advice
- Administration costs
- Ongoing portfolio management
- Any fee that you will pay for the services that we provide

The fees are based on the breadth and complexity of the advice and ongoing management of your affairs.

You can choose how to pay the fees. Fees may be paid by you directly, or in the case of investment into IDPS platforms or wrap accounts the fee may be deducted from your investment account on a monthly basis.

If you receive personal advice from us, we will tell you about any fees and any other benefits, where possible in actual dollar amounts, in the Statement of Advice or orally when providing further advice to you. Your adviser will give you this Statement of Advice or Record of Advice, before we proceed to implement your instructions relating to our advice.

Where Time Critical Advice is given (where you instruct that the transaction needs to take place before the Statement of Advice is given to you) we will advise you orally of the fees, commissions and any other benefits applicable and these will be restated in our Statement of Advice to you.

## **How are any fees, commissions or other benefits calculated?**

Information about the fees charged and how they are calculated is contained in Part 2 of this Guide.

If you become a client receiving ongoing services over a period of more than 12 months, then your adviser is also required to provide you with an annual Fee Disclosure Statement (FDS) which will set out the fees paid, and the services offered and taken in the previous 12 months. The FDS will generally not detail commission-type payments which are paid by the product issuer which you are not party to. These payments are currently required to be disclosed to you on an annual basis by the product issuer in their statements.

Alternatively, you will be issued with a new service agreement and invoice for the next 12 months which you will need to sign.

All fees and commissions generated by your adviser are paid to Financial Planners Alliance Pty. Having ownership in Financial Planners Alliance, your adviser participates in the profits distributed and may also be paid a salary.

## **Do you have any relationships or associations with Financial Product issuers which could influence your advice?**

No. Neither Financial Planners Alliance Pty Ltd, employees, Representatives, or any related companies have any association with any product issuer that could be expected to influence us in the provision of our financial services to you.

## **Do you have any special remuneration arrangements or conflicts of interest?**

No. Financial Planners Alliance Pty Ltd does not have any special remuneration arrangements or conflicts of interest. Financial Planners Alliance Pty Ltd does not participate in any reward programmes, volume bonuses or receive any sponsorships from any product providers.  
Your financial adviser can provide advice on products from a wide range of financial product providers.

## **Will anyone be paid for referring me to you?**

No. Financial Planners Alliance Pty Ltd does not pay for referrals.  
Where you are referred to us or our adviser by another person, the referrer will not receive a fee, commission or benefit in relation to that referral.

## **Do you have compensation arrangements in place?**

Yes. Financial Planners Alliance Pty Ltd believes we have put in place appropriate compensation arrangements under the Corporations Act in the form of Professional Indemnity Insurance. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act

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

If you have any complaints about the service provided to you, you should take the following steps.

Contact your adviser and tell them about your complaint.

If your adviser has not satisfactorily resolved your complaint within 5 days, please contact the Financial Planners Alliance Pty Ltd Complaints Manager on ph. (07) 5452 7455 or put your complaint in writing and send it to:

The Complaints Manager  
Financial Planners Alliance Pty Ltd  
PO Box 3027  
Maroochydore Qld 4558

We will always try to resolve your complaint quickly and fairly.

If the issue has not been resolved by Financial Planners Alliance Pty Ltd to your satisfaction within 30 days, 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.

Phone: 1800 931 678  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

If you have any further questions about the financial services Financial Planners Alliance Pty Ltd provides, please contact our office as per above, or contact your adviser.

Please retain this document for your reference and any future dealings with Financial Planners Alliance Pty Ltd.

## Section 2 – Adviser Profile - Jayne Graving

Version 4.1 / Issue Date: 1st July 2021

This Adviser Profile forms part of the Financial Services Guide (FSG) and must be read in conjunction with the FSG.

### About your Adviser

Your adviser is Jayne Graving, a Director of Financial Planners Alliance Pty Ltd.

Jayne's contact details are:

Level 2 'Ocean Central',  
2 Ocean Street,  
Maroochydore Qld 4558  
Phone: (07) 5452 7455  
Email: jayne@archfp.com.au

Jayne began her career in the financial services industry in 1986 when she was first licensed as a Financial Planner. More recently, Jayne held an authorised Representative Licence with Professional Investment Services from 25/2/2003 until 4/11/2016. Since 4/11/2016, Jayne has been licensed through Financial Planners Alliance Pty Ltd as a Director of that AFSL.

Jayne has operated her privately owned practice, Arch Financial Planners since 2006.

Her motivation in the industry stems from the desire to provide a service to clients that also value professional, non-conflicted, objective, transparent and personalized advice, and is an alternative to services related to product driven practices or financial institutions.

### Professional Organisations

Jayne is a member of the following professional organisations:

- Financial Planning Association of Australia (CFP membership)
- Boutique Financial Planners Group (through Financial Planners Alliance Pty Ltd)
- SMSF Association

### Qualifications

Jayne holds the following qualifications:

- CERTIFIED FINANCIAL PLANNER™, Financial Planning Association of Australia - since 2002
- Graduate Diploma in Financial Planning, University of the Sunshine Coast - 2005
- SMSF Specialist Course (2004 Tribeca & 2016 SuperConcepts & ICFS Specialist SMSF course)
- Certificate of Margin Lending
- Certificate of ASX Securities

## Authorisations

Jayne is authorised by the Licensee to advise and deal in the following financial products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Retirement Savings Account Products;
- Securities;
- Superannuation including Self Managed Superannuation funds and
- Standard Margin Lending Facilities.

## Remuneration

Having ownership in Financial Planners Alliance, Jayne Graving participates in the profits distributed and may also be paid a salary.

## Fee Structure

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and/or service provided. Fees for my advice and services are based on a fee for service basis.

Specific details of what you pay for your advice will be provided in your Statement of Advice or Record of Advice.

If I charge a **Statement of Advice (SoA) fee**, this can usually range between **\$660 and \$5,500 (including GST)**.

Before proceeding with initial advice, we will discuss and agree what our initial advice will cover (the scope) and I will give you a range of the anticipated fee based on the scope of advice. We will commence work on the advice once you have agreed to do so and have paid the initial instalment fee. This instalment fee is rebated against the **SoA fee**.

If I charge an **Implementation fee**, this can usually range between **\$550 and \$5,500 (including GST)**.

If I charge a fee for **Ongoing Services**, this can usually range between **\$880 and \$19,800 (including GST) per entity** receiving advice.

If I charge on an **hourly rate**, this would usually be at the following rates:

<b>Financial Planner:</b>	<b>\$300 per hour (including GST)</b>
<b>Paraplanning:</b>	<b>\$175 per hour (including GST)</b>
<b>Administration:</b>	<b>\$90 per hour (including GST)</b>

If further information on our fees and services is required, please refer to the Arch Financial Planners Service Schedule or request an appointment to discuss your personal situation. A personalized proposal outlining the fees more specifically can then be provided.



