



Pointons Financial Planners Pty Ltd

ABN 38 105 473 201  
Australian Financial Services Licence No: 247114

6 Main North Road, Gawler SA 5118

PO Box 137  
Gawler SA 5118

Telephone: (08) 8523 0133  
Facsimile: (08) 8523 0124

[www.pointons.com](http://www.pointons.com)

## FINANCIAL SERVICES GUIDE

*A guide to our relationship with you and others*

**I/WE ACKNOWLEDGE THAT MY ADVISER HAS PROVIDED ME WITH AN FSG AND EXPLAINED ITS CONTENTS.  
I/WE ACKNOWLEDGE RECEIPT OF THE POINTONS PROFESSIONAL SERVICES GROUP PRIVACY POLICY AND  
DISCLOSURE STATEMENT.**

Signed ..... Dated .....



**Chartered Accountant**  
Financial Planning Specialist



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## ***Financial Services Guide***

### **Purpose of this Document**

This Financial Services Guide (FSG) is an important document containing information about Pointons Financial Planners Pty Ltd. Under the requirements of our Australian Financial Services Licence, we must provide this FSG to you prior to providing any advice.

This FSG is designed to assist you in deciding whether to use the financial services we are able to offer to you. It also contains information about:

- who we are
- your Financial Adviser
- Anti-Money Laundering and Terrorism Financing
- what services and types of products we are authorised to provide to you
- instructing us
- the financial planning process
- documents you can expect to receive
- approved products
- how we (and any other relevant parties) are remunerated
- details of any potential conflicts of interest
- your Privacy
- details of our internal and external dispute resolution procedures and how you can access them

### **Who We Are**

Pointons Financial Planners is different to many financial planning practices as it holds its own Australian Financial Services Licence (247114), which has been issued by the Australian Securities and Investments Commission (ASIC). As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence. This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

### **Your Financial Advisers**

David Pointon is a representative of Pointons Financial Planners Pty Ltd.

David has over 30 years experience within the financial planning industry and has the following educational qualifications and professional memberships:

- Bachelor in Economics
- Graduate Diploma in Applied Finance and Investment
- Graduate Certificate in Agricultural Business
- Chartered Accountant being a Fellow with the Institute of Chartered Accountants Australia and New Zealand
- Certified Financial Planner being a member of the Financial Planning Association of Australia
- Fellow of the Financial Services Institute of Australasia

- Certified Practising Manager with the Australian Institute of Management
- Registered Tax Agent
- Registered Company Auditor
- Justice of the Peace in and for the State of South Australia

David is also a Chartered Accountant and he has been granted the designation of CA Financial Planning Specialist by the Institute of Chartered Accountants.

Jasmine Robinson is a representative of Pointons Financial Planners Pty Ltd.

Jasmine has over 5 years experience within the financial planning industry and has the following educational qualifications and professional memberships:

- Bachelor in Commerce (Accounting)
- Graduate Diploma (Institute of Chartered Accountants in Australia)
- Diploma of Financial Planning (FNS50615) plus Accountants SMSF package and DFP4 Securities and Managed Investments
- Tier 2 Personal Advice Deposit Products and General Insurance
- Chartered Accountant being an Associate with the Institute of Chartered Accountants Australia and New Zealand
- Financial Advice AFP®, a member of the Financial Planning Association of Australia
- Registered Tax Agent

## Anti-Money Laundering and Terrorism Financing

The Anti-Money Laundering and Terrorism Financing Act requires verification of your identity before we can provide financial services to you. We will advise you of any documentation that may be required to meet this obligation.

## Services and types of Products we are Authorised to Provide to You

### What financial products are available to me?

Pointons Financial Planners Pty Ltd is authorised by its AFSL to deal in the following classes of financial products:

- Deposit and payment products (eg term deposits, savings accounts)
- Government debentures, stocks or bonds
- Life products (life cover, income protection and trauma insurance)
- Managed investment schemes including Investor Directed Portfolio Services (eg unit trusts)
- Retirement savings account products
- Securities (eg shares)
- Superannuation (eg rollovers, allocated pensions and annuities)

We will only provide a recommendation to you after considering its suitability for your personal needs, objectives and financial situation.

### What financial services are available to me?

Pointons Financial Planners Pty Ltd is authorised by its AFSL to provide financial services including the following areas:

- Investment and retirement planning
- Personal and employer superannuation and rollovers (including Self Managed Superannuation Funds)
- Redundancies
- Risk management and insurance
- Taxation and Centrelink issues in association with Pointons Chartered Accountants
- Home loans and refinancing
- Commercial loans
- Leasing
- Geared (negative and positive) investment strategies

## Who is responsible for the financial service provided?

Pointons Financial Planners Pty Ltd is the holder of an Australian Financial Services Licence (AFSL Number 247114) and is responsible for the financial product advice that David Pointon provides to you. Pointons Financial Planners Pty Ltd is also responsible for the content and distribution of this FSG.

Pointons Financial Planners Pty Ltd is part of the Pointons Professional Services Group together with the following entities:

- Pointons Chartered Accountants
- Pointons Loans and Leasing Pty Ltd

## Professional Indemnity Insurance

Pointons Financial Planners Pty Ltd holds Professional Indemnity Insurance cover with Australian Pacific Underwriting Agency for the activities conducted under our AFS Licence. The limit of the indemnity is \$2,000,000 for any one claim and \$4,000,000 in the aggregate for all claims arising out of our AFS Licence activities. We believe that our Professional Indemnity Insurance cover satisfies the requirements for compensation arrangements under s. 912B of the Corporations Act.

## Do any relationships or associations exist which may influence you in providing me with the financial services?

Pointons Financial Planners Pty Ltd does not have any relationships or associations with any financial product issuers that might reasonably be expected to be capable of influencing us in the provision of financial services.

## Instructing Us

### How will I provide my instructions?

Pointons Financial Planners Pty Ltd generally requires your instructions to be given in person as we rely on your signature for verification. In some instances however, depending upon the products and services, we can receive your instructions by phone, fax or email.

### What information should I provide to receive personalised advice?

You need to provide Pointons Financial Planners Pty Ltd with a list of your personal objectives, details of your current financial situation and any relevant information so that we can offer you the most appropriate advice.

You are not obligated to provide all of your financial information to us. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product or products.

Execution related telephone advice can only be given in relation to financial products that are traded on a licensed market such as shares and exchange traded options. Provided you have given your consent, a Statement of Advice is not generally provided on these occasions.

## The Financial Planning Process

The financial planning process detailed below is in place to ensure that you receive the benefit of proper disclosure; and that your adviser is able to ascertain critical and timely information about your circumstances. This assists in providing appropriate advice that is designed to meet your best interests.

### Step One: Data Collection

In order for us to provide advice suitable to your needs and financial circumstances, we need to ascertain your individual financial objectives, needs and requirements. We do this through asking questions and recording your responses in a data collection form. You have the right not to give us this information, the advice you receive may be inappropriate.

### Step Two: Recommendations

A recommendation will be designed that is tailored to your relevant personal circumstances and presented in written format through a Statement of Advice (SOA) or Record of Advice (ROA).

The document will explain the basis for the advice, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.

We will always provide advice which is in your best interest.

### **Step Three: Implementation**

Subject to your agreement and instructions, the recommendations will be implemented.

### **Step Four: Review**

At Pointons Financial Planners Pty Ltd, we recommend that you review your financial situation every 12 months or whenever your personal or financial circumstances change significantly. It is your responsibility to initiate the review process. If you would like your portfolio reviewed, or if at any time you have specific concerns, please contact David Pointon. A fee may be charged for the ongoing advice and management of your financial affairs.

The ongoing services we provide will depend on the terms of the Client Services Agreement you sign with us. Ongoing advice and fees will be disclosed in the advice documents.

At all time you are able to contact us and ask questions about the advice and investment recommendations.

## **Documents You can Expect to Receive**

If financial advice and/or a financial product advice is provided to you, you will receive the following documents:

### **Statement of Advice**

You are entitled to receive a Statement of Advice (SOA) whenever we provide you with any personal financial advice, taking into account one or more of your needs, objectives and financial situation. The SOA will contain the advice, the basis on which it is given, information about replacement of existing financial products, detailed information about fees, commissions and any associations with product issuers or other parties that may have influenced the advice. Subsequent personal financial advice may be provided through a SoA. If further advice is furnished or where no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

### **Product Disclosure Statement**

If we make a recommendation for you to acquire a particular financial product (other than securities such as listed shares) or offer to issue, or arrange the issue of a financial product to you, we will also provide you with a Product Disclosure Statement (PDS). The PDS contains information about the particular product including the features, benefits, fees and any risks associated to assist you in making an informed decision about that product.

### **Annual Fee Disclosure (FDS)**

An annual Fee Disclosure Statement documents the fees paid and services you have received in the preceding 12 months.

## **Approved Products**

We maintain a broad approved list of products, containing investment and insurance products that have been researched by a number of external research houses. A copy of the approved list can be supplied to you upon request.

## **How We (and any other relevant parties) are Remunerated**

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

The cost of providing a financial product or service to you will depend upon the nature and complexity of the advice, financial product and/or service provided. The services and fees will be set out in the SOA or ROA that we provide you.

Your initial consultation is free of charge and obligation.

Fees may be charged by a number of methods or a combination of the following:

- A dollar amount.
- A percentage of the amount invested.
- An hourly rate.

All fees and the method of charging will be discussed with you in person and will be fully disclosed when we provide you with any personal advice or make a recommendation to invest, or otherwise when we arrange any investments for you.

During this meeting we will examine your situation and advise you of the likely course of action should you wish us to proceed. All fees will be advised to you and agreed with you before we proceed. All fees are payable to Pointons Financial Planners Pty Ltd.

Directors and owners of the business are entitled to the profits it makes.

### **Plan Preparation Fee**

The plan preparation fee includes the cost of all initial meetings with you, the time we take to determine our advice and the production of the SOA.

The plan preparation fee is based on the scope and complexity of the advice provided to you. We will agree on the fee with you prior to the preparation of the advice.

### **Ongoing Service Fee**

Once your investments or insurance is established, we may provide portfolio management services and/or meet with you periodically to update our advice.

Ongoing fees will depend on what ongoing service we provide to you. They may be a percentage of the transaction value, an agreed fixed fee or a percentage of your portfolio value.

### **Commissions**

Pointons Financial Planners Pty Ltd receives commissions and other benefits from some products and services provided. The commission amount will vary depending on the product or service which is recommended.

#### **Investment Commission**

We may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

#### **Insurance Commissions**

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive a monthly commission payment for as long as you continue to hold the policy.

#### **Licensee Commission**

Some product providers may pay an additional licensee commission. This is based on the total funds invested in their products or the total insurance premiums for their policies across our entire client base.

#### **Placement Commissions**

We may receive a placement commission on capital raisings undertaken by companies. This includes initial public offerings and rights issues. These are one-off payments.

#### **Alternative forms of remuneration**

Pointon's Financial Planners Pty Ltd and its Representatives may receive indirect unquantifiable benefits stemming from advice provided to you. Indirect unquantifiable benefits include business lunches, tickets to sporting and cultural events, corporate promotional merchandise and other minor benefits from the financial product providers whose products we recommend. The FPA/IFSA Code of Practice on Alternative Forms of Remuneration requires that we keep a register of material payments. Please contact us if you would like to view this register.

#### **Are fees paid for referrals?**

Where someone else has referred you to Pointons Financial Planners Pty Ltd, and if we pay them a fee or commission for that referral, we will advise you of the details in your Statement of Advice

#### **How much remuneration does my Representative receive?**

David Pointon is remunerated by salary from Pointons Financial Planners Pty Ltd and do not directly receive any commissions or fees.

Please note that Pointons Financial Planners Pty Ltd reserves the right to charge a higher fee if your requirements are exceptionally complex. Furthermore, if your circumstances change significantly after we have prepared a Statement of Advice for you, and you require further advice to take into account this change, we may charge another fee for the preparation of a new Statement of Advice. We will advise you if these extra fees are applicable prior to preparing the Statement of Advice or at the time that we are notified of any significant changes

## Details of any Potential Conflicts of Interest

Conflicts of interest are managed and disclosed to you, where a conflict may affect provision of the financial services provided. A Register of Conflicts of Interest is available for your inspection upon request.

Your adviser may provide advice on investments which they hold or may hold in their own personal portfolios.

We will disclose the size and nature of these holdings where there may be a conflict of interest with the advice that we provide.

## Your Privacy

### What information do you maintain in my file and can I examine my file?

Pointons Financial Planners Pty Ltd will maintain a record of your personal profile including details of your needs, objectives and financial situation, as well as information such as your Tax File Number. We also maintain records of any recommendations made to you.

If you wish to examine your file, please contact us and we will arrange for you to do so.

### How is my personal information dealt with?

At Pointons Financial Planners Pty Ltd, the privacy of your personal information is important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

We have adopted the principles set out in the Privacy Act as part of our continuing commitment to client service and maintenance of client confidentiality.

## Details of our Internal and External Dispute Resolution Procedures and how You can Access Them

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

Pointons Financial Planners Pty Ltd is committed to providing a high standard of client service. If you are not satisfied with the service or advice you receive from us, we would like you to tell us. We have established procedures to ensure that all enquiries and complaints are treated seriously and addressed promptly and fairly. Your complaint may be lodged either verbally or in writing and will be dealt with in strict confidence.

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact David Pointon about your complaint on (08) 8523 0133.
2. Detail your complaint in writing and address it to:  
  
Mr David Pointon  
Pointons Financial Planners Pty Ltd  
PO Box 137  
GAWLER SA 5118
3. Within 5 days of receipt of your written complaint, you will be notified of the receipt of your complaint and any outcome or further discussions that need to occur. We will try to resolve your complaint quickly and fairly.
4. If you still do not receive a satisfactory outcome, you have the right to refer the matter to the Credit Ombudsman Service Limited (COSL) of which Pointons Financial Planners Pty Ltd is a member.

Credit Ombudsman Service Limited  
PO Box A252  
SOUTH SYDNEY NSW 1235

Phone: 1800 138 422  
Fax: (02) 9273 8445  
Website: [www.cio.org.au](http://www.cio.org.au)



5. If you still do not receive a satisfactory outcome, you can contact the Australian Securities and Investment Commission (ASIC) at their Freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## Authorising Statement

Pointons Financial Planners Pty Ltd authorises the use of this version of the Financial Services Guide.

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

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