

# Financial Services Guide

## how can we help you?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

- Who we are
- Matters we can help you with
- How we are paid
- Privacy
- If you have a complaint
- Other matters you might want to know
- Our relationships

If you need more information or clarification, please contact us.

## who is Caboodle?

Deltaplan Financial Services trading as Caboodle Financial Services is an Australian Financial Services Licensee (AFSL) licensed by the Australian Securities & Investment Commission (ASIC). Caboodle endeavours to provide you with refreshingly simple advice to get your money 'kit' sorted. We check in with you regularly to help you keep on top of things and give you access to our growing library of online resources so you can get to understand your 'money stuff' better.

This FSG is given to you by your adviser with the authority of Deltaplan Financial Services. When a member of our team provides financial services to you, they will be acting for you on behalf of Deltaplan Financial Services.

Your adviser will:

- advise you to the best of their ability
- deal with you efficiently, honestly and fairly
- tailor advice to suit your individual needs
- recommend products approved by Caboodle, and
- implement recommendations only after you have agreed they are appropriate for you.

## Professional Indemnity Insurance

Deltaplan Financial Services currently has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by Deltaplan (but who were at the time of any relevant claim). If you would like further information please contact us on 1300 652 944.

We are a Member of the Association of Financial Advisers (AFA) and must comply with their code of conduct.

## matters we can help you with

We can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Salary packaging
- Insurance services
- Gearing strategies
- Social security advice
- Estate planning
- Tax consequences of our financial advice

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We are licensed to provide financial product advice and deal in some or all of the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Superannuation
- Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You should carefully consider whether the range of services we provide is appropriate for your needs and circumstances.

You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

## how we are paid

### Initial Consultation

We provide the first meeting with you at no cost.

This meeting is provided so we have the opportunity to understand your financial needs, for us to share what services we offer and how we might be able to assist you.

A quote for advice will be provided at the conclusion of the initial consultation. This quote will be based on the complexity and scope of advice required.

### Initial Advice Fee

This may include:

- Collection of financial information
- Goal setting
- Research/investigation

- Modeling
- Cash Flow monitoring
- Preparation and presentation of Statement of Advice (SOA)

Depending on the type and complexity of advice provided, a Statement of Advice (SOA) will be provided. The cost can range from \$500 to \$5,000 excluding GST. Some advice reports are complex and require many hours to prepare. The specific amount will be quoted to you in a Financial Needs Analysis at or after your initial consultation. This will need to be signed prior to us proceeding with any advice preparation.

We may also receive a commission based on the insurance premium from the products we recommend. Any commissions will be specifically disclosed in the SOA. For new business the upfront commission ranges from 0% up to 130% of the first year's premium. Note: These commissions are paid by the product provider to your adviser and are not an additional cost to you. For example, on an insurance premium of \$1,000 paying 130% initial commission would be \$1,300 initially.

Depending on the advice you have sought and whether we receive a commission, we may rebate part or all of the commission we would receive.

### Ongoing Advice Fee

Our ongoing services fees may be charged as a flat Fee for Service ranging between \$20 per month and \$100 per month (excluding GST) depending on the level of service required. Alternatively it is calculated as a percentage of funds under advice, not exceeding 0.6% (excluding GST) These fees will be agreed between you and your adviser and will be shown separately from any other product or administration costs in your SOA.

These fees can be paid either as a direct deduction from your investment product or as a fee charged by regular direct debit from your bank account.

We may also receive a commission based on the insurance premium or the investment amount from the products we recommend. These will be specifically disclosed in the SOA.

- Ongoing service commission based on fund balance for investments and superannuation between 0% and 0.6% (excluding GST)
- Insurance - between 0% and 33% p.a. of the ongoing annual premium. Note: These commissions are paid by the product provider to your adviser and are not an additional cost to you.

### Fees for Specialist Work

The initial and ongoing fees outlined above represent the amounts that would be payable for services within the range of those typically provided. However, it is possible that you may seek special advice or services, which require more time and resources than would generally apply. If so, we will provide a separate quotation for those services and seek your agreement before this additional work commences

### Referral Fees

We may pay a fee to third parties for referring you to us. This is not an additional cost to you.

We may also receive referral fees from Third Parties. If these are to be received, they will be disclosed in the Statement of Advice.

Further details about commissions and or other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in the SoA or Record of Advice (RoA).

Important: Please note that we do not accept cash and cheques should be made payable to either the Fund Manager of the product you are investing in or Deltaplan for any advice fees.

## privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is enclosed for your information.

To view a current version of Caboodle's Privacy Policy, please refer to our website: [www.caboodlefs.com.au](http://www.caboodlefs.com.au). You can also visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) for more information about your privacy.

## if you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Peita Diamantidis, our Complaints Manager, at Deltaplan Financial Services on 1300 652 944 about your complaint and we will try and resolve your complaint within 45 days.

If after 45 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Financial Ombudsman Service and you can raise your concerns with them through the contact details below:

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

(P) 1300 780 808  
(F) 03 9613 6399  
[info@fos.org.au](mailto:info@fos.org.au)  
[www.fos.org.au](http://www.fos.org.au)

## other matters you might want to know

We will also provide you with a SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, a RoA may be provided to you instead of a SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

## our relationships

We do not receive a rebate, override or volume bonus etc directly from any product provider.

## our contact details

Deltaplan Financial Services Pty Ltd  
trading as Caboodle Financial Services  
ABN: 73 113 261 993  
Australian Financial Services Licence Number: 483102

Head Office:  
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Tel: 1300 652 944  
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# Peita Diamantidis

Peita is an Authorised Representative of Deltaplan Financial Services Pty Ltd (known as Caboodle) and is authorised to provide you with advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment schemes including Investor Directed Portfolio Services
- Life Products (including Life Products within Superannuation)
- Retirement Savings Accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

## Education

- Bachelor of Economics (Actuarial Studies & Finance)
- Graduate Diploma Financial Planning
- Diploma of Financial Services (Finance/Mortgage Broking)

## Memberships

Association of Financial Advisers (AFA)

## Experience

With 20 years in the financial services industry, Peita has worked with the international conglomerate right through to young couples looking to buy their first home and no matter the size of the financial transaction has been most valued for her ability to take complex financial situations and break them down to their fundamentals. Her translations make the financial world both easy to understand and easy to relate to, therefore ensuring her clients have the tools and information they need to make key financial decisions, along with the confidence to handle any obstacles that may occur along the way.

With a background in Actuarial Studies, Peita brings a deep understanding of the fundamentals of money and finance. That understanding, together with her years of experience witnessing complex financial transactions that very rarely led to great outcomes, has brought her to the realisation that in money, just like in life, the simplest approaches yield the best results.

With a quirky sense of humour and a deep and abiding love of movies, Peita is in the unique position of being able to use humour and storytelling to communicate the best way to approach an individual's finances.



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Authorised Representative No.  
321298

Deltaplan Financial Services  
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Financial Services  
Corporate Authorised  
Representative No. 324022

# Hayley Shaw

Hayley is an Authorised Representative of Deltaplan Financial Services Pty Ltd (known as Caboodle) and is authorised to provide you with advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment schemes including Investor Directed Portfolio Services
- Life Products (including Life Products within Superannuation)
- Retirement Savings Accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

## Education

- Diploma Financial Planning
- Advanced Diploma Financial Planning
- Diploma Business Management

## Memberships

Association of Financial Advisers (AFA)



Mobile: 0433 258 409

Fax: 02 9475 1439

[hayleys@caboodlefs.com.au](mailto:hayleys@caboodlefs.com.au)

[caboodlefs.com.au](http://caboodlefs.com.au)

Authorised Representative No.  
1254273

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Corporate Authorised  
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