

PlanningSolo Licensing Pty Ltd

Financial Services Guide

Version 1

6 January 2021

Purpose

The purpose of this document is to inform you of basic matters, prior to providing you with financial advice. This is an important document and one you should keep.

You can expect to receive a number of documents from us:

Client Agreement

This agreement forms the foundation of our professional relationship, detailing the services and advice we will deliver, our obligations to you and the costs involved.

Advisory Documents

Advice is provided in writing taking into consideration your objectives, financial situation and needs, the basis for our advice and information about fees.

Our personal financial advice is provided in formal advice documents, such as Statements of Advice or Records of Advice, which are based on the information you have provided. They should enable you to make informed decisions about how to proceed with our advice.

Product Disclosure Statements

If we recommend a financial product, we will provide you with a Product Disclosure Statement containing information about the product, to help you to make an informed decision.

Our Authority to Provide Advice

We are authorised to provide personal financial advice under the following license:

PlanningSolo Licensing Pty Ltd

Australian Financial Services License No.: 526143

ABN: 76 644 251 427

Registered and Postal Address: PO Box 119, Glen Iris VIC 3146

Phone: 03 9002 4027

Our Authority

We can provide the following services:

- Financial advice during and after divorce
- Goal setting
- Investment and wealth creation advice
- Retirement planning
- Risk assessment, management and protection
- Life insurance broking
- Financial planning following redundancy
- Superannuation advice

We can provide advice on the following types of product:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (insurance and investment)
- Interest in managed investment schemes (IDPS)
- Retirement Savings Accounts (RSA's)
- Securities
- Superannuation, including self-managed superannuation funds.

Other Advice and Services We Do Not Provide

We do not provide advice or services in the following areas, but can refer you to an appropriate professional adviser should you require one:

- Accounting and taxation
- Legal Services
- Transaction or valuation services relating to real estate
- Finance broking or debt
- General insurance, such as home and contents or car insurance

Delivering These Services

To provide these services we need to find out your objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us. In that case, we are required to warn you about the possible consequences of not having your full personal information. We reserve the right to choose not to provide you with any advice in this event.

You should read the warnings carefully.

Risks of financial products strategies recommended

We will explain to you any significant risks of financial products and strategies, which we recommend to you.

If we do not do so, or you do not understand the information provided, you should ask us to clearly explain those risks to you.

Compensation arrangements

PlanningSolo Licensing currently has professional indemnity insurance in place that meets the requirements of s912B of the Corporations Act.

This insurance is designed to protect our clients in the event of a loss from an error or negligence on behalf of PlanningSolo Licensing Pty or its representatives.

This policy does not cover losses from normal market movements.

Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information.

A copy of our privacy policy is available on request. If you wish to examine your file, you should ask us, and we will arrange for you to do so.

Recordings

We automatically record phone calls made to and from our offices, and retain recordings of any video meetings we hold.

These recordings are used to verify the contents of these conversations, and for audit, training, and supervision purposes. If you do not wish your calls to be recorded please advise us and we will delete the recording.

Conflicts of Interest

Conflicts of interest are circumstances where your interests as our client may conflict with ours. We take any potential conflicts of interest seriously and work hard to avoid them.

PlanningSolo Licensing Pty Ltd and our authorised representatives do not have any associations with any product providers or other organisations in the financial services industry.

No financial institution has any ownership of PlanningSolo Licensing Pty Ltd or our authorised representatives, and we do not distribute any of our own financial products.

We do not accept any benefits connected to the volume of business being written with a product provider.

An authorised representative may participate in training, minor refreshments or entertainment provided they are less than \$300 in value from any single source over the course of a year. Details of benefits between \$100 and \$300 will be maintained on a register.

We comply with the FPA industry code of practice on alternative forms of remuneration in the wealth management industry. We will provide a copy of this code upon request.

Instructions from you

Any instructions to make changes to any products you hold will be provided in writing – either via a form, letter or email from a verified email address.

Complaints

We appreciate that, sometimes, things go wrong. If they do, we have a clearly defined process to ensure your complaint is noted, reviewed, investigated and resolved.

It is important that you know:

- You absolutely have a right to complain
- Our Complaints Handling process is free of charge

If you have any complaints about our advice or service, you should take the following steps:

1. Contact us directly and tell them about your complaint. We will endeavour to resolve your complaint as quickly as possible.
2. If your complaint is not satisfactorily resolved within **three** working days, or you would prefer not to contact your Authorised Representative, please contact the Complaints Manager at PlanningSolo Licensing via any of the following methods:
 - by email to **service@planningsolo.com.au**;
 - by mail to **PO Box 119, GLEN IRIS VIC 3146**
 - by phone at **03 9002 4027**
3. PlanningSolo Licensing will endeavour to resolve all complaints within **45 days** of lodgement.
 - a. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, we will inform you of the reasons for the delay. We may request an extension of time up to a total of **90 days**.
4. If we have not responded within **45 (or 90) days**, or you are not satisfied with the response, you can lodge a dispute with the **Australian Financial Complaints Authority (AFCA)**. This service is provided to you free of charge. AFCA is a free and independent dispute resolution scheme.

Phone: 1800 931 678

Website: www.afca.org.au

Address: GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Adviser Profile

Jordan Vaka

Authorised Representative: 335966

Phone: 0414 318 048

Email: jordan@planningsolo.com.au



Jordan has been a financial adviser for over 14 years and specialises in helping people navigate the financial complexities of divorce.

Qualifications

Jordan has a Bachelor of Commerce, majoring in Financial Planning, from Deakin University.

Jordan is a member of the Financial Planning Association (FPA) and is also trained in Interdisciplinary Collaborative Divorce. He is accredited to provide advice on self-managed superannuation funds.

He maintains compliance with his obligations under the Tax Practitioners Board (TPB) and Financial Advisers Standards Ethics Authority (FASEA).

Authorisations

We can provide advice on the following types of product:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (insurance and investment)
- Interest in managed investment schemes (IDPS)
- Retirement Savings Accounts (RSA's)
- Securities
- Superannuation, including self-managed superannuation funds.

How I Am Paid

Our fees are agreed before we commence working for you and will be a fixed-dollar amount, payable over the duration of our engagement.

The fee is based on the complexity of the work involved, the value added, the time taken, the skill and knowledge required for the type of work, the value our advice will create for you and the degree of responsibility applicable to the work.

Our fee - and the services to be provided - will be documented in our initial Proposal for your consideration. Payment is required when we are retained and as per agreements.

Where it becomes apparent that additional work is required, beyond the scope of our initial Proposal, we will advise you prior to completing the additional work, and advise any additional fees.

Our fee varies for each client, based on the amount and complexity of work required and it is impossible to state what your fee will likely be prior to our engagement.

However, if after consideration we believe that our fee will be greater than the value we can add, we will let you know.

We only work with people where we believe we can add value greater than the cost.