



**MWPLANNING**

**MW Planning Pty Ltd**  
ABN 18 117 913 550

# YOUR FINANCIAL SERVICES GUIDE

**Version 3**

5<sup>th</sup> November 2009

**THE FINANCIAL SERVICES REFERRED TO IN THIS GUIDE ARE OFFERED BY**

**MW Planning Pty Ltd**

Australian Financial Services License Number 312489

Level 6 | 566 St Kilda Road Melbourne VIC 3004

On behalf of MW Planning Pty Ltd

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**Integrity, Growth, Assurance**

## To help you understand the services offered, this guide outlines:

- the services and types of products we are authorised to offer to you
- how we and our associates are paid
- any potential conflict of interest we may have
- details of our internal and external dispute resolution procedures and how you can access them

Please retain this document for your reference and any future dealings with MW Planning Pty Ltd.

## What else you will receive

If you obtain initial personal financial advice from us we will provide you with a written *Statement of Advice*. To make sure that advice is appropriate to you we need to make reasonable enquiries about your current financial situation, tolerance to risk and future needs.

The Statement of Advice will include:

- the strategies recommended to help you achieve your objectives
- the financial services or products recommended and the basis for these recommendations taking into account your objectives, financial situations and needs
- our fees and/or commissions, and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If you receive further personal financial advice, you will receive a written record of that advice (eg another Statement of Advice) or we will keep a written record of the advice. A copy of this will be kept at our offices and you may call your adviser to request a copy.

To help you make an informed decision about any financial product (other than listed securities) recommended to you, you will receive a *Product Disclosure Statement*.

## Our Licensee

MW Planning Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

### We are authorised to provide advice and deal in the following types of financial products:

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• Basic Deposit Products</li><li>• Non-basic Deposit Products</li><li>• Government Debentures, Stocks or Bonds;</li><li>• Life Products -Investment Life Insurance Life Products – Life Risk Insurance Products</li></ul> | <ul style="list-style-type: none"><li>• Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS);</li><li>• Retirement Savings Account Products;</li><li>• Securities</li><li>• Superannuation</li></ul> |
|---|--|

“DKN Financial Group Limited has a minority interest in MW Planning. DKN provides a co-operative approach to non-aligned financial planners by using its buying power to negotiate favourable access to a range of products and services. This range includes a suite of investment platforms including Portfolio Administrator.

As a result of business that your adviser places with fund managers and other product providers, MW Planning or your adviser may receive some additional benefits. These benefits may include various incentives, technical advice, training and conference support in the form of travel and accommodation”.

MW Planning Pty Ltd holds Professional Indemnity Insurance (PII) that meets the compensation requirements of the Corporations Act. The PII also provides cover for a period of time in relation to the conduct of past representatives/employees who may no longer work for MW Planning Pty Ltd. If you have any questions about or compensation arrangements please ask your representative.

## About you

So you receive the most appropriate advice, your adviser will need a list of your personal objectives, details of your current financial situation and other relevant information.

You can choose not to tell us if you do not wish to however the advice you receive may not be appropriate.

Please read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product(s).

### Protecting your privacy

Protecting your privacy is a key priority in our business.

Our privacy policy means your personal profile is secure. Your personal profile includes details of your objectives, financial situation and needs. Recommendations made to you are also maintained on your file.

A copy of our Privacy Notification Statement is enclosed for your information.

You can access your file by contacting our office.

### Making changes

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (eg fax, email or letter) or another method as agreed by us.

### Complaint resolution

If you are not satisfied with the service or advice provided you can:

1. Write to us and tell us about your complaint
2. If we have not satisfactorily resolved your complaint within three days, please contact the Complaint Resolutions Manager on (03) 9526 8500 or put your complaint in writing. Please mark the envelope "Notice of Complaint" and send it to:

#### Complaint Resolutions Manager

**MW Planning Pty Ltd**  
Level 6, 566 St Kilda Road  
Melbourne VIC 3004

3. If the complaint isn't resolved to your satisfaction within 45 days, you may refer the matter to an independent complaints handling body. Our External Dispute Resolution Scheme is the Financial Ombudsman Service They can be contacted on 1300 780 808, or you can write to them at:

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

## Cost of services provided

You and your adviser will discuss and agree an appropriate fee structure.

The following options are available to pay for the financial advice you receive:

- Fee for service deducted from your investment as a "one off" payment, annually or in instalments
- Invoice directly for initial and ongoing advice
- Via commission by the financial product issuer(s) at the time you invest or commence an insurance contract
- Ongoing commission and allowances annually or in instalments from the financial product issuer(s), during the life of the investment or insurance contract.

The amount paid will be:

- based on the amount you invest
- based on the insurance premium payable
- based on an hourly rate agreed with you
- an agreed flat dollar fee, or
- a combination of the above.

Details of any payment we receive from financial product issuers are contained in the Product Disclosure Statements provided to you when recommending a financial product.

If you receive personal financial advice from us, we will provide details of any fees, commissions and any other benefits, where possible in actual dollar amounts, in the written advice. We will provide worked dollar examples if actual dollar amounts cannot be provided.

If you do not receive personal financial advice from us, you can request details of any fees, commissions and any

other benefits in relation to any other financial service we provide.

### Other Benefits

We may attend conferences that are subsidised in whole or part. Eligibility to attend is based on achieving revenue targets.

MW Planning Pty Ltd may receive sponsorship payments from product providers subsidising in-house conferences.

Details of these benefits will be provided in the written advice.

### Non-monetary benefits

MW Planning Pty Ltd and your adviser maintain a register detailing any non-monetary benefit (greater than \$300) that may be received from a product provider. You can review this register via your financial planner.

### Referrals

If you have been referred to us by someone else, we may pay them a fee, commission or benefit in relation to that referral. This is generally:

- a fixed fee payable if we provide you with paid personal financial advice
- a proportion of the initial and / or ongoing fees or commissions we disclose to you, or
- a combination of both.

If applicable, details of any arrangement will be provided in the written advice.