

## financial services guide

### important information

Your *Financial Services Guide (FSG)* contains information about the services we offer you; how our financial advisers are paid; and our internal and external dispute resolution procedures. The FSG is designed to help you make an informed decision as to whether or not our approach to financial planning is suitable for you.

Our approach to providing financial advice can be summarized as follows:

- 1) Initial Service appointment – **Financial Check Up** – This appointment is designed to allow us to fully understand your financial situation and objectives, and allow us to assist you in understanding the facts of your situation. No written report is provided, rather information provided is general in nature, so you should not act upon this information without first obtaining appropriate specific and written advice. At this meeting we may then determine whether there is a benefit in providing you with any further specific services such as:
  - a. **Salary Packaging Advice** – Service provided at the same meeting for an additional fee, which includes a written summary regarding purchasing a new car via a fully maintained novated lease.
  - b. **Personal Insurance Analysis** – Service provided at the same meeting for an additional fee, providing general information only, designed to give you a feel for your life insurance coverage. A written summary is provided following a detailed discussion of the lifestyle you wish to protect.
  - c. **Financial Projection** – Service provided at a subsequent meeting for an additional fee, providing general information only, designed to give you a feel for where you are heading financially. A written summary is provided following a detailed discussion regarding the facts of your financial situation and using reasonable investment and legislative assumptions for the future.
  - d. **What If....Strategy Analysis** – Building on a Financial Projection, this service is provided at a subsequent meeting for an additional fee, providing general information only, designed to give you a feel for how a decision is projected to impact upon your situation. A written summary is provided.
  - e. **Strategic Financial Plan** – Our flagship and comprehensive initial service provided at a subsequent appointment for an additional fee, providing general information only, designed to help you understand how various financial decisions are projected to impact your financial situation. No specific strategy recommendation is made, rather this is designed to be information only.
- 2) Ongoing Service appointment – Annual Review – This annual appointment is designed as a catch up, to allow us to ensure that our Initial Service and advice remains on track to achieving your financial objectives. This is provided with the following service:
  - a. **Wealth Management Service** – Our ongoing service provided for an additional fee, to ensure the continued appropriateness of your investment portfolio and fine tuning of employed strategies.

A *Statement of Advice* detailing strategy and product recommendations will be provided to you when joining Wealth Management Service. This will contain specific personal advice, the basis on which advice is given, and information about fees, commissions and associations (if any) that may have influenced the provision of the advice. If we recommend a particular product we will give you information on the product via *Product Disclosure Statement (PDS)*.

**Please retain this document for your reference and any future dealing with Rise Financial.**

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Your adviser will be **Phillip Thompson**.

Operating as a financial planner since 1996 and qualifications including Masters of Management, Bachelor of Commerce, Diploma of Financial Planning and Certified Financial Planner, Phil is well positioned to provide quality financial planning advice.

Specialising in personal financial planning and wealth management, Phil can bring many individual aspects of financial planning together and ensure that they all operate effectively.

Phil aims to provide independent advice on a fee for service basis.

He is a long standing member of the Financial Planning Association, and has been actively involved in the local Financial Planning Chapter, filling the role of Chairman from 2002 to 2007.

Phil has also been honoured by the Commonwealth, receiving a Bravery Medal from the Governor General on behalf of Her Majesty Queen Elizabeth II.



### CONTACT DETAILS:

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### WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Phillip Thompson is the sole director of Rise Financial Pty Ltd, which is the entity responsible for the advice provided and holds an Australian Financial Services License. Rise Financial Pty Ltd is responsible for any advisory services provided to you by our advisers.

Rise Financial was established in March 2004 to serve the financial needs of the people of Canberra and its surrounding regions. Rise Financial's aim is to provide independent financial planning advice on a fee for service basis.

Rise Financial Pty Ltd is a Principal Member of the Financial Planning Association, and Phillip Thompson is a Member of the Financial Planning Association of Australia, and both are committed to the Financial Planning Association's Code of Ethics and Rules of Professional Conduct.

### WHAT ADVISORY SERVICES ARE AVAILABLE TO ME?

Phil is authorised to offer you the following financial services:

- Financial projections and scenario comparison
- Strategic financial planning and wealth creation
- Investment & superannuation advice & management
- Retirement planning
- Risk insurance & wealth preservation
- Redundancy advice
- Budget & mortgage management advice
- Salary packaging

At Rise Financial our lifestyle financial planning process focuses on helping clients to achieve their lifestyle and financial planning goals in a reliable manner, over time.

Phil will only recommend an investment solution to you after considering it's suitability for your individual investment objectives, financial situation and needs.

We typically provide product service and deal in:

- Retail and Wholesale investments
- Personal and Corporate Superannuation products
- Retirement Income Stream products
- Cash Management Trusts
- Personal Insurance
- Lending / Mortgage Products

We typically provide investment recommendations for administration platforms providing access to fund managers adopting a passive or index investment philosophy, to better deliver reliable investment outcomes.

Only products approved by Rise Financial Pty Ltd can be recommended by Phillip. A copy of the *Approved Product List* can be supplied to you upon request.

Phil is an Accredited Adviser to provide life insurance advice for the following companies:

- AMP Life Limited - Firstcare, Income Continuation, Business Overheads.
- MLC Limited - Term, Trauma, Income Protection and Business Expenses.
- Tower – Term, Trauma, Income Protection and Business Expenses.

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### HOW WILL I PAY FOR THE SERVICES PROVIDED?

At Rise Financial we charge a flat fee for advice.

#### *Initial Service fee*

The initial service fee depends upon the client's individual circumstances, such as the complexity of their situation and the resources required in developing the advice.

An estimate of the initial costs you can expect to pay are included in the separate document *Fee For Service Table*. The initial service fee will be confirmed in your *Initial Service Agreement* before any service is delivered.

How this fee is collected can be discussed with Phillip as there are several options available.

#### *Implementation fee*

Generally no separate fee will be payable to implement any recommended investments as the cost of implementation would be covered within the Ongoing Service fee. A separate fee would apply to advise upon and implement any personal insurance policy, lease or loan.

Depending upon the complexity or advice risk to our business when implementing recommended investments, insurance policies, leases or loans, an additional fee may be charged. Any fee will be advised to you in a *Statement of Advice*.

How this fee is collected can be discussed with Phillip as there are several options available.

#### *Ongoing Service fee*

The ongoing service fee is payable by clients to retain the services of Rise Financial on an ongoing basis.

This fee is a flat fee per annum, which varies depending upon the client's individual circumstances, such as the complexity of their situation and the resources required in providing the service.

An estimate of the ongoing costs you can expect to pay are included in the separate document *Fee For Service Table*. The ongoing service fee will be confirmed in a written document prepared.

How this fee is collected can be discussed with Phil as there are several options available.

#### *Ongoing commission*

From time to time ongoing commissions (sometimes referred to as trail commissions) are paid from the product provider to Rise Financial Pty Ltd. They are paid for the length of time you hold the product.

Where ever possible, Rise Financial will not accept any commission, but instead either:

- rebate the commission back to you in the form of additional units paid into your investment fund,
- arrange to lower your insurance premiums,
- reduce the interest cost on your loans.

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### WILL YOU BE PAID FOR REFERRING ME TO A THIRD PARTY FOR ADDITIONAL SPECIALIST SERVICES?

Rise Financial Pty Ltd will not accept any incentive or payment for referring you to other professionals to have work performed.

### WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONAL ADVICE?

Before your first meeting with Phil you will have the opportunity to complete a *Financial Overview Form*, which will record your personal objectives, lifestyle goals, details of your current financial situation and other relevant information, so that we can provide you with the most appropriate advice.

You have the right to withhold information from us, however this may compromise the suitability of any advice provided. In such cases, we will warn you in your written advice about the possible consequences of us not having your full personal and financial information. You should read the warnings carefully.

### WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE INVESTMENT AND STRATEGIES YOU RECOMMEND TO ME?

With any investment, you can take on many types of risk. It is important to understand how these risks may impact on your plan. There are risks inherent to investments and beyond the control of your adviser, such as general movements in financial markets and movement of a foreign currency.

The assessment of your understanding and attitude towards investing is an important part of the financial planning process. During our meetings we will discuss your attitude to investment risk. This will assist in determining an appropriate asset allocation and investment time horizon for your investment portfolio to reflect your financial needs and objectives within a level of risk acceptable to you.

In any written advice provided you will find included, and be provided with, sufficient information about investment risk, so that you are fully aware of the investment risk, if any, that your recommended strategy involves.

### WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

We will collect personal and possibly sensitive information from you for the purpose of identifying and reviewing your financial and lifestyle objectives to enable the delivery of financial services and advice. The information you provide and any recommendations made will be kept on file.

You are entitled to request reasonable access to any information held about you.

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### WHO MAY ACCESS THE INFORMATION I PROVIDE?

In order to best meet your needs and provide you with financial services and advice, we may need to disclose your personal information to other parties. Typically these parties include fund managers, life companies, related entities and other licensees or other professional advisers such as an accountant or solicitor. Similarly we may bring to your attention products, services or other information which may be relevant to your financial plan. At these times you will be given the opportunity to choose whether or not you continue to receive such information.

It is also important to understand that we reserve the right to appoint another accredited adviser/authorised representative from time to time. In these circumstances we will write to you advising you of the change.

### DO YOU HAVE ADEQUATE PROFESSIONAL INDEMNITY INSURANCE IN PLACE?

Rise Financial Pty Ltd does have, and will maintain, adequate PI cover which also covers work provided to clients should your adviser / representative cease working with the licensee Rise Financial Pty Ltd.

### WHAT SHOULD I DO IF I HAVE A COMPLAINT?

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

1. Contact Phil about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, put your complaint in writing and send it to:

Rise Financial Pty Ltd  
Attn: Principal  
PO Box 6260  
CONDOR ACT 2906

We will try and resolve your complaint quickly and fairly.

3. If you still do not get a satisfactory outcome, you may escalate your complaint as follows:
  - If your complaint relates to financial advice or a personal insurance product purchased you can contact the Financial Ombudsman Service Limited (FOS) on Phone: 1300 780 808, Fax: 03 9613 6399, Email: [info@fos.org.au](mailto:info@fos.org.au), Website: [www.fos.org.au](http://www.fos.org.au) or Mail: GPO Box 3, Melbourne, Victoria, 3001.
  - If you have a complaint relating to superannuation matters, you can contact FOS on the number listed above or contact the Superannuation Complaints Tribunal on 131 434.
  - If your complaint relates to personal information held you can contact the Office of the Privacy Commissioner on 1300 363 992.
- Rise Financial Pty Ltd is a member of Financial Ombudsman Service (FOS).
4. Should you feel that your complaint has still not been resolved you can contact Australian Securities Investment Commission (ASIC) at their free call information line on 1300 300 630 to find out which complaints scheme may be available to assist you to settle your complaint.