

Financial Services Guide

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This Financial Services Guide [FSG] is issued by IS Financial Planning Pty Ltd trading as Intrust360° [Corporate Authorised Representative Number 379207] [“Intrust360°”] who is a Corporate Authorised Representative of Adviser Network Pty Ltd, AFSL 232729 [‘Licensee’]. Adviser Network. Level 12, 680 George St, Sydney, NSW 2000. Phone 1300 561 006.

The Licensee holds a current Australian Financial Services Licence No.232729 and is responsible for the financial services Intrust360° provides to you. The Licensee has authorised the issue of this FSG for distribution by Intrust360°. When advice is provided by the Licensee or Intrust360°, to you the providing entity is acting for you in providing that advice.

The purpose of this guide

Reading this guide will help you decide if you want to use the financial services we offer. It gives you information about these services and lets you know how our representatives are paid. You’ll also find information about our relationships with third parties and what to do if you have a complaint.

About us

Intrust360°

IS Financial Planning Pty Ltd trading as Intrust360° is a boutique firm of financial planning strategists that provides expert and specialised financial planning services primarily to members of Intrust Super.

Intrust360° operates as a service primarily to provide members of the Fund with quality, tailored, fee based financial planning solutions. The focus of Intrust360° is to deliver strategic solutions for clients rather than selling an investment product.

Your Adviser will be acting for you on behalf of Adviser Network Pty Ltd. Adviser Network Pty Ltd will be responsible for any advice provided to you by our representatives, corporate authorised representatives or their sub-authorised representatives as they will be acting with the authority of Adviser Network Pty Ltd.

Intrust360° financial advisers

We offer our services through our Advisers, who are employees of Intrust360°. These employees are qualified Advisers sub-authorised by us to provide financial services to our clients. You may receive advice from one or more of the following Advisers:

- Craig Chalmers
- Andrew Henderson

Our policy is to ensure that our clients have adequate access to our advice and services at all times. While one of our representatives will have the primary responsibility for ensuring that your financial planning needs are well met, it is almost certain that other members of the Intrust360° team will also be involved in looking after your affairs from time to time.

What advisory services do we offer?

We offer a wide range of personal financial planning services. Our process is designed to provide you with the most appropriate strategy for you to achieve your financial objectives. The process involves three distinct areas of specialisation:

- Expert financial planning advice
- Personal [Telephone] advice
- Access to ongoing advice and review.

Our financial planning advice includes advice on:

- Super investment choice
- Personal Insurance advice
- Retirement projections
- Super contributions
- Estate planning
- Super consolidation
- Account based pensions
- Retirement planning
- Comprehensive financial plans

Our intra fund advice provided via the telephone includes advice on:-

- Simple Insurance
- Super contributions
- Super consolidation
- Simple Transition to Retirement/Account Based Pension
- Investment Choice

We are authorised to provide advice on and to deal in:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products including:
 - Investment life insurance products; and
 - Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Securities
- Superannuation

We will only recommend a financial product to you after considering its appropriateness for your individual needs, objectives and financial situation. The products we recommend are selected from Adviser Network Pty Ltd approved list of products.

Statement of Advice

You should also be aware that we are required to provide you with a Statement of Advice (SOA) which takes into account your objectives, financial situations and or needs when we provide you with any advice. The SOA will set out the personal information you provide, your Adviser's financial recommendations and the strategies and products appropriate for you and in your best interests. You have the right to request a copy of the SOA within 7 years of that advice being given.

If further advice is furnished, or when 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 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 (PDS). The PDS will contain information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

What does personal advice cost?

Intrust360° is a fee-for-service provider, so you'll know exactly what you'll pay up front. Our policy is to disclose any and all fees, charges and commissions. In all cases we will provide you with full details of all fees and charges and the payment options available to you. Those details will be set out in the SOA.

We prefer to discuss our fees in advance and to agree to the amount and circumstance where a fee is charged. No fee will be charged unless you have previously approved the amount or the circumstance. In that way we can promise you transparency of fees and no surprises. You will know what you will pay, when you will pay it and what you will receive in consideration of the payment.

We act for you when we provide you with services. If in the event we are paid a commission by an investment manager or insurer for arranging, processing and servicing your policy or portfolio, the commission that we receive will be rebated back to you as either reduced management fees or a direct payment. Where the amount means that the costs of doing this is more than the amount received, we will instead retain these funds to help offset the cost of providing financial planning services to members of Intrust Super.

How do we calculate your fees?

For our Financial Planning Advice service, you will be charged a SOA preparation and implementation fee. We charge a flat fee for simple advice and standard plans. This can range between \$220 and \$1,980 [inclusive of GST] depending on the complexity and the time spent. You may be charged an additional amount where a face to face meeting is required and it is not included in the service offered.

Where your needs fall outside our list of standard services, we will generally charge you at an hourly rate which is currently \$165 an hour. Where the service includes advice on your superannuation or retirement planning, you may arrange for the fee to be deducted from your superannuation account. Where the service extends beyond superannuation and retirement planning advice, you will be invoiced directly. Any invoice must be paid within seven [7] days of the date of the tax invoice being issued to you.

We may recommend that you take up our ongoing service and advice offer. The cost of this service can range between \$550 and \$990 annually depending on the complexity and the time spent. The single advice ongoing fee starts from \$220. Again where your needs fall outside of the services provided under this offer, we will generally charge you at an hourly rate which is currently \$165 an hour.

For our Personal [Telephone] Advice service, you will be charged a SOA preparation fee. This advice is limited to Superannuation Contributions Advice, Intra Fund Advice, Insurance advice, Super contributions advice, Super consolidation advice, Simple Transition to Retirement/Account based pension advice, Investment Choice advice. The fee for this advice can range between \$110 and \$395 [inclusive of GST].

As it is not generally possible to ascertain the fees that will apply at the time we provide you with this FSG, the amounts, circumstances and details of all fees will be clearly set out and explained in the SOA.

Fee example:

An Intrust Super member age 63 is looking at cutting her work hours back from 40 hours a week to approximately 25 hours with the aim to be fully retired in two years. She has \$180,000 in super and would like some advice on her options? In this scenario, she would pay a \$990 flat fee for this advice.

For more detailed information on our fees, please refer to the Intrust360° Financial Planning Fee Structure on page 5.

How are we remunerated?

Intrust360° receives all income and all Advisers are paid a salary which may include non-financial rewards such as attendance at conferences or payment of educational expenses.

When you get our advice

How we communicate

You may communicate with us by phone, fax, mail or email, whichever is the most convenient. We generally require written confirmation of any instruction from you or any authorisation by you. For your own security we may require written confirmation at other times. All our recommendations to you will be in writing. You may instruct us to communicate with you by mail, fax or email. In some cases we will not be able to proceed until an original signed document has been received

Full transparency

You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the SOA or ROA.

As a not-for-profit service, Intrust360° pays no commissions to Advisers or dividends to shareholders. We only charge what's necessary to provide the service.

Tailored advice

We will ascertain your individual objectives, financial situation and needs before we recommend any financial product to you. The more complete and accurate your data is, the better the quality of the financial planning advice that we can provide you in return. You have the right not to divulge 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 any warnings carefully. Anti-money laundering legislation requires us to confirm your identity as part of our financial planning process.

Privacy

We maintain a record of your personal data including the record of your identity, details of your current situation, your objectives, our advice and the specific recommendations we have made. We record all communication with you and actions resulting from our advice in a comprehensive file note system which we maintain for at least seven years.

Privacy policy

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. The Privacy Act requires us to advise you that we record and hold some personal information about you. The information is collected by us for the purpose of providing you with financial advice including:

- preparing your advice document
- providing you with investment recommendations
- reviewing your advice and the investment recommendations
- other purposes which we consider necessary for your financial well-being.

We may, from time to time, disclose information about you to other professionals, service providers and product providers in connection with the purposes detailed above. If we consider it necessary to use or disclose personal information for other, or related, purposes we will seek your consent before proceeding. We will disclose information we hold about you if the disclosure is required by law.

You may obtain access to the information that we hold about you by contacting us in writing and you are entitled to ask us to correct or update the information if necessary. You can access our privacy policy by calling or writing to us and requesting it. Alternatively, it is available at www.intrust360.com.au.

Conflicts of interest

Our advice is not influenced by product providers through ownership or remuneration arrangements. Intrust360° may receive assistance with our educational, marketing or research programs from institutions but that assistance is always non-financial and is only accepted on the express condition that no preference whatsoever will be given to any products offered by any of the institutions concerned. Intrust360° is required by ASIC to record any other benefit received greater than \$300 and the details are available for inspection on written request.

If we identify a potential conflict of interest in the advice that we provide we look for an alternative and transparent solution that eliminates the potential conflict. If we cannot eliminate the conflict, we will alert you to it and the options available to you.

The Advice Process

In order to provide you with our financial advice services we follow the path set out below. Understanding how we operate means you know what we require and what we will provide therefore reducing the likelihood of any problems or misunderstandings arising out of the advice process.

Step 1: Gather your financial information

We may be able to answer your simple superannuation queries when you telephone us for advice. Generally though, when providing you with personal advice the first step is to arrange a meeting with one of our Advisers. When they see you for the first time your Adviser will provide you with this FSG and get to know you and your financial goals and objectives.

Step 2: Identify your goals and financial issues

In most cases we will need to complete a Fact Find. This document sets out all your important financial and personal details and financial goals. You will also be asked to fill out a Risk Profile questionnaire so we know what level of investment risk is right for you in your circumstances.

Step 3: Prepare your financial plan [called an SOA]

Your Adviser will look at your financial circumstances and consider your risk level to develop strategies and recommendations in light of what you agreed you wanted advice on. Your Adviser will then provide you with a written SOA based on your stated goals and objectives and the information you have provided. The SOA must be appropriate for you and in your best interests. This is an important document and you should read it carefully and contact your Adviser if there is anything you don't understand or don't agree with.

Step 4: Implement the recommendations based on your financial plan

We can arrange for the advice strategies and recommendations set out in the SOA to be implemented on your behalf or you can choose to do so yourself. In order for us to implement the recommendations we will need your signed written authority. Once we have your written authority to proceed we will implement the agreed strategy and send you confirmation once the recommendations have been completed and are in place.

Step 5: Review and revise the plan at regular intervals, or when circumstances change.

It is prudent with most personal strategies, that you should monitor the performance of the strategy regularly. We understand that this can be difficult and you should discuss what is expected and the services that your Adviser can provide in this regard.

Intrust360° Financial Planning Fee Structure

Personal [Telephone] advice starts from \$110

All fees include GST and are correct at 1 September 2017. Only fees relating to superannuation related advice can be deducted from your superannuation account. Fees do not include implementation.

Single issue super financial advice starts from \$220

All fees include GST and are correct at 1 September 2017. Only fees relating to superannuation related advice can be deducted from your superannuation account. Fees include implementation.

Complex super and comprehensive financial advice starts from \$990

All fees include GST and are correct at 1 September 2017. Only fees relating to superannuation related advice can be deducted from your superannuation account. Fees include implementation.

Complex advice services [outside scope of standard advice fees] starts from \$165/hr

All fees include GST and are correct at 1 September 2017. Only fees relating to superannuation related advice can be deducted from your superannuation account. Fees include implementation.

On-going service and advice starts from \$550

Includes:

- Access to Financial Planner [limited to areas covered by your SOA]
- Annual meeting for full review
- Regular newsletters

All fees include GST and are correct at 1 September 2017. Only fees relating to superannuation related advice can be deducted from your superannuation account. Fees include implementation.

If you have any complaints

Providing you with quality service is really important to us, which is why we have procedures in place to deal with complaints fairly, transparently and quickly. If you have a complaint about the financial services we have provided, we want to know about it as soon as possible, so please call us on 1300 001 360.

We aim to deal with enquiries and any complaints as quickly and effectively as possible. Please contact us using the details below to discuss your complaint. If your complaint is not resolved to your satisfaction, you may contact:

Enquiries and Complaints Manager

Intrust Super, GPO Box 1416, Brisbane QLD 4001
or phone **132 467**
or email info@intrust.com.au

We will do our best to acknowledge all complaints in writing within one working day of receipt. We aim to resolve all complaints within five working days where possible. In all other cases, we will resolve complaints within a maximum of 90 days.

If an issue is not resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority [AFCA]. AFCA has been set up by the Federal Government to provide fair and independent financial services complaint resolution that is free to consumers.

WEB www.afca.org.au
EMAIL info@afca.org.au
PHONE 1800 931 678 [free call]

IN WRITING TO:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Professional indemnity insurance

Adviser Network has appropriate professional indemnity insurance. The policy is also available to Intrust360° Advisers as sub-authorised representatives of Adviser Network.

The policy relates to financial services claims and satisfies compensation arrangement requirements under section 912B of the Corporations Act 2001 [Cth].



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IS Financial Planning Pty Ltd ABN 64 143 707 439 trading as Intrust360° is a wholly owned subsidiary of IS Industry Fund Pty Ltd ABN: 45 010 814 623. Intrust360° is a corporate authorised representative of Adviser Network Pty Ltd ABN: 25 056 310 699 | AFSL: 232729 | Corporate Authorised Representative Number: 379207.