



Financial Services Guide

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Who will be providing the financial service to me?

Licensee: **HPH Financial Planning Pty Ltd**
ABN: 44 136 063 315
AFSL: 337755
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Advisers of HPH Financial Planning Pty Ltd

- Robert Pyne
- Michael Pyne
- Ashley Tindall

Robert Pyne and Michael Pyne are owners of HPH Solutions and directors of HPH Financial Planning P/L. Ashley Tindall is an employee of HPH Solutions and receives a salary from the firm.

Services we provide:

We provide comprehensive financial consulting and project management to individuals, families and business owners to assist them in defining their values, setting their goals and arranging their finances to achieve them.

Financial Products:

HPH is licensed to provide advice on, and deal in, the following financial products:

- Cash management trusts
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Direct shares
- Socially responsible investments
- Hedge funds
- Master trust products
- Superannuation products
- Retirement income streams
- Personal and group insurance
- Business succession insurance
- Self managed super funds
- Geared products
- Agribusiness
- Margin Lending

We can advise you in respect of securities however we cannot provide a service to buy or sell securities directly with the Australian Stock Exchange or other exchanges. We are able to provide instructions on the sale or purchase of securities to a stockbroker on your behalf.

Portfolio Monitoring

Internal databases are maintained detailing client's investments that were recommended by HPH Financial Planning Pty Ltd. This does not constitute portfolio monitoring. Portfolios are reviewed on a periodical basis, as per service agreements entered into with clients.

How are we paid:

Our preferred payment arrangement for advice and review services is fixed, agreed fees.

Initial strategy advice fees can range from \$0 to \$25,000, depending on the advice to be provided.

Ongoing review fees in relation to strategic advice can range from \$550 per month to \$2,750 per month, depending on the requirements of the client and the complexity of their strategic arrangements.

Occasionally, clients prefer to pay us for our services from a product as either a percentage based commission or review service fee. For example, if a client chooses to pay us a 0.50% fee and has \$50,000 invested with us, we will receive \$250 per year.

Protection Advice

Our services in relation to providing protection advice (advice relating to life insurance needs and products) are generally paid for through commissions paid by the insurance companies with whom we place client's products.

Initial commissions payable by insurance companies range from 0% to 125% of annual premiums. For example, if we place an insurance product with a \$1,500 annual premium, and the initial commission rate applicable is 125%, we will receive \$1,875.

Ongoing commissions payable by insurance companies range from 0% to 35% of annual premiums. For example, if we place an insurance product with a \$1,500 annual premium, and the ongoing commission rate applicable is 35%, we will receive \$525 pa.

Occasionally clients prefer to pay us for our services in relation to protection with a fixed, agreed fee. Initial advice paid for in this way can range from \$0 to \$16,500, and ongoing review services in relation to protection can range from \$0 to \$2,750 per month.

Other Payment Arrangements

When we charge for providing advice, or other work on your behalf, we may, by prior agreement, charge on a time basis. The hourly rate that will apply will be \$330 per hour or part thereof.

Referral Payments to Third Parties

Where we receive a referral of a client from Driven Finance and place a life insurance product for that client, we will pay Driven Finance a percentage of initial commission we receive, up to 30%.

Where we receive a referral of a client from Leeuwin Finance and place a life insurance product for that client, we will pay Leeuwin Finance a percentage of initial commission we receive, up to 20%.

Where we receive a referral of a client from Anderson Redman and place a life insurance product for that client, we will pay Anderson Redman a percentage of initial commission we receive, up to 30%.

Influences from Product Providers

Neither HPH Financial Planning Pty Ltd, its representatives nor any related companies have any association with any product issuer that could be expected to influence us in the provision of the financial services.

Tailored financial advice

We will provide you with advice that is suitable to your needs and financial circumstances. But to do so, we first need to find out your individual 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, 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.

Product and strategy risks

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

Client files

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 which will ensure the privacy and security of your personal information. Please ask your adviser if you would like a copy of our privacy policy.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

Complaints

HPH Financial Planning Pty Ltd has in place Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers present and past advice.

If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 5 days, please ring HPH Financial Planning Pty Ltd Robert Pyne or Michael Pyne or put your complaint in writing and send it to HPH Financial Planning Pty Ltd. Your complaint should be finalised within 45 days of receipt of your complaint.

HPH Financial Planning Pty Ltd is a member of the Financial Ombudsman Service.

If the complaint cannot be settled to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS).

This service is free of charge to you and FOS can be contacted on:

Phone: 1300 78 08 08

Email info@fos.org.au

This Guide

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The Statement of Advice 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 our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), 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.