

This Guide

HPH Financial Planning Pty Ltd holds an Australian Financial Service licence (AFSL 337755) to provide financial planning services and an Australian Credit Licence (ACL 337755) to provide credit assistance.

This Financial Services & Credit Guide (“FSCG”) will help you to decide whether to use the services we offer. It contains information about the services we are authorised to provide, how we charge for those services, how our advisers are remunerated, any conflicts of interest which may impact the services and how we deal with complaints if you are not satisfied with our services.

Statement of Advice / Record of Advice

We will provide you with a Statement of Advice (SoA) when we first provide you with financial product advice. The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We may provide further advice to you to keep your financial plan up to date for changes in your circumstances, changes in legislation that may impact you and changes to financial products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Product Disclosure Statement

Where we provide you with advice on managed funds or personal risk insurance we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

Credit Proposal / Preliminary Credit Assessment

Whilst the circumstances are very rare, if we do provide you with credit assistance, we will provide you with a Credit Proposal which sets out the fees and charges for our services and the referral party payments that we will receive. Ordinarily, we will not charge you a fee or receive any commissions (or other payments) where we provide you with credit assistance.

Where we recommend a credit contract we will prepare a Preliminary Assessment which considers the suitability of the contract for you. The Preliminary Assessment is available to you on request at any time up to 7 years after we provided you with the Credit Proposal.

When we provide you with credit services it will typically be in relation to the credit products of the 4 main banks (NAB, CBA, Westpac and ANZ) plus Bankwest and Bank of Queensland.

Who will be providing the financial service or credit assistance to me?

Licensee: **HPH Financial Planning Pty Ltd**
ABN: 44 136 063 315
AFSL/ACL: 337755
Address: 123 Melville Parade, Como WA 6152
PO Box 157, Como WA 6952
Telephone: (08) 9200 3123
Fax: (08) 9200 3125

Services we provide

We provide comprehensive financial consulting and project management to individuals, families and business owners to assist them in defining and designing their personal vision of a fulfilling life. We help them clarify their values, priorities, circumstances and aspirations and arrange their finances to ensure they are aligned, to maximise the probability of them realising their life vision.

Advisers of HPH Financial Planning Pty Ltd

- Robert Pyne
- Michael Pyne
- Paul Burton
- Ashley Tindall
- Rachel Blake
- Zacary Leeson
- Jeffrey Petrie

Robert, Michael and Paul are the directors and owners of the practice and they share in the profits that it generates.

Ashley, Rachel, Zacary and Jeffrey are employees of the practice and are paid a salary.

All employees of the practice may also receive a performance bonus based on a number of factors including the profits of the practice.

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.

We follow the six-step financial planning process as recommended by the Financial Planning Association of Australia (FPA).

1 DEFINING THE SCOPE OF ENGAGEMENT

Your planner should explain the process they will follow, find out your needs and make sure they can meet them. You can ask them about their background, how they work and how they charge.

3 ASSESSING YOUR FINANCIAL SITUATION

Your planner will take a good look at your position – your assets, liabilities, insurance coverage and investment or tax strategies.

5 IMPLEMENTING THE RECOMMENDATIONS

Once you're ready to go ahead, your financial plan will be put into action. Where appropriate, the planner may work with other professionals, such as an accountant or solicitor.

2 IDENTIFYING YOUR GOALS

You work with the planner to identify your short and long term financial goals – this stage serves as a foundation for developing your plan.

4 PREPARING YOUR FINANCIAL PLAN

Your planner recommends suitable strategies, products and services, and answers any questions you have.

6 REVIEWING THE PLAN

Your circumstances, lifestyle and financial goals are likely to change over time, so it's important that your financial plan is regularly reviewed, to make sure you keep on track.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do reach us.

Financial Products

HPH Financial Planning Pty Ltd holds an Australian Financial Services Licence to provide advice on, and deal in, the following classes of financial products:

- Deposit Products
- Superannuation including Self-Managed Superannuation
- Retirement Income Streams
- Managed Investments including Investor Directed Portfolio Services
- Direct Shares
- Personal Risk Insurance
- Margin Lending Facilities

Fees

All fees are payable to HPH Financial Planning Pty Ltd.

Your first meeting with us is complimentary and obligation free.

Before we provide any personal advice to you, we will detail our proposed services and fees in a Terms of Engagement for your consideration. Our fees may include one or more of the following:

Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the Statement of Advice (SoA). The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before preparing our advice.

Ongoing Service Fees

If you decide to proceed with our advice, we charge an ongoing service fee to establish your investments and meet with you, subject to your availability and agreement, every twelve months to update the advice. The updates will consider the changes in your circumstances, changes in legislation that may impact you and any changes to financial products.

Ongoing fees will depend on the ongoing services to be provided and will typically be an agreed fixed fee, or in some circumstances, based on a percentage of your account balance.

Full details will be provided to you in the SoA.

Where required by law, HPH will provide you with a Fee Disclosure Statement (FDS) which documents the fees paid and services you received in the preceding 12 months.

Commissions

HPH Financial Planning Pty Ltd may receive commissions from some product providers.

The commission amount will vary depending on the product and if a commission is payable, we will detail the amount we expect to receive in your SoA.

Investment Commissions

We may receive a regular commission payment from some investment and margin loan providers. These are based on your account balance and will continue to be paid for as long as you hold the product.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a periodic commission payment for as long as you continue to hold the policy.

Referral Payments

We do not pay external parties for referrals received, nor do we accept payments for referrals made.

Influences from Product Providers

HPH Financial Planning Pty Ltd is a professional practice which is owned and managed by the directors and employees. We also hold our own licence directly with ASIC. Unlike many other practices, we do not have any equity or licensing ties with product providers. The removal of these conflicts of interest reduces the influence that Product Providers can have on our advice, so you can be more confident we act in your best interests.

Privacy statement

At HPH Financial Planning we are committed to protecting your privacy. We use information from you to understand your personal situation and provide you with advice that meets your needs and objectives. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. We will generally collect this information directly from you however in some case we will seek your authority to collect it from other parties such as your accountant, insurer or superannuation fund.

We do not trade, rent or sell your information. We may provide your information to product intermediaries allowing us to collect or amend policy information or establish new policies.

From time to time, we may use your contact details to send you updates, articles, newsletters, surveys or other information we believe will be of interest to you. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us.

Your information is held in electronic format in facilities we own or in cloud-based storage systems owned by our service providers. We only use providers that have comprehensive data protection technologies in place, so we can be confident your data is protected from unauthorised access, use or disclosure. We may also hold some or all of your information in printed form in our office from time to time.

If you do not provide us with the information we request, we may not be able to provide our services to you. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy on 08 9200 3123 or email to info@hphsolutions.com.au. It is also available at www.hphsolutions.com.au.

Complaints

HPH Financial Planning Pty Ltd has in place Professional Indemnity Insurance that is required by the Corporations Act and National Credit Act 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 call HPH Financial Planning Pty Ltd 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.

HPH Financial Planning Pty Ltd is a member of the Financial Ombudsman Service (FOS). If the complaint cannot be settled to your satisfaction you have the right to complain to FOS. This service is free of charge to you. FOS can be contacted on 1800 367 287 or info@fos.org.au.

FOS is being replaced by The Australian Financial Complaints Authority (AFCA) from 1 November 2018. AFCA can be contacted on 1800 931 678.