

# Financial Services Guide

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## Part 1

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1<sup>st</sup> July 2023

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This Financial Services Guide has been authorised for distribution by the authorising licensee:

Pinnacle FP Pty Ltd  
ABN 20 626 328 327  
Australian Financial Services Licence No. 509196 ('AFSL')  
52 Wyndham Street, Shepparton, VIC 3630  
PO Box 1068, Shepparton VIC 3632  
Email: [pinnaclefp@pinnaclefp.com.au](mailto:pinnaclefp@pinnaclefp.com.au)  
Website: [pinnaclefp.com.au](http://pinnaclefp.com.au)  
Phone: 0358209100

This Financial Services Guide ('FSG' or the 'Guide') provides you with important information about Pinnacle FP Pty Ltd (or 'Licensee'), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

**Not Independent**

Pinnacle FP Pty LTD AFSL 509196 may receive commissions from life risk insurance products held by our clients. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- the financial services we offer as Authorised Representatives of Pinnacle FP Pty Ltd.
- Pinnacle FP Pty Ltd as the holder of an AFSL;
- the financial services that Pinnacle FP Pty Ltd offer;
- the process we follow to provide financial services;
- how we, our associates, and Pinnacle FP Pty Ltd are paid;
- any arrangements which may influence our advice to you;
- how we and Pinnacle FP Pty Ltd protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Pinnacle FP Pty Ltd.

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Pinnacle FP Pty Ltd, or your 'Authorised Representatives' of Pinnacle FP Pty Ltd, as the context requires.

# PART 1

Part 1 contains the following sections:

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

## ABOUT PINNACLE FP PTY LTD

Pinnacle FP Pty Ltd holds an AFSL issued by the Australian Securities and Investments Commission and is a Professional Partner of the Financial Planning Association of Australia (FPA).

As an Authorised Representative, we act on behalf of Pinnacle FP Pty Ltd when providing the financial services we are authorised to provide under Pinnacle FP Pty Ltd's AFSL.

Further information on these services is set out in the FSG Part 2 Adviser Profile.

As the holder of an AFSL, Pinnacle FP Pty Ltd is responsible for the financial services we provide to you. Pinnacle FP Pty Ltd acts on its own behalf when these financial services are provided to you.

## SECTION 1

### FINANCIAL SERVICES GUIDE

#### WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure

Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

#### WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Pinnacle FP Pty Ltd.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

#### WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, Pinnacle FP Pty Ltd is responsible for the financial services we provide to you. Pinnacle FP Pty Ltd acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Pinnacle FP Pty Ltd, as the holder of an AFSL, does not act on behalf of any other person or licensee. Pinnacle FP Pty Ltd is only responsible for the services offered in the FSG.

The law requires Pinnacle FP Pty Ltd to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Pinnacle FP Pty Ltd and/or its Authorised Representatives. Pinnacle FP Pty Ltd has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

#### WHAT FINANCIAL SERVICES DO WE OFFER?

Pinnacle FP Pty Ltd is able to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- deposit products;
- Government debentures, stocks or bonds;
- life investment and life risk products;
- managed investment schemes including investor directed portfolio services;
- standard margin lending facilities;
- derivatives;
- retirement savings account products;
- securities (e.g. shares);] an
- superannuation products.

Some of the services you are able to access through Pinnacle FP Pty Ltd include:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice;
- and [estate planning services (financial planning)];
- aged care strategy advice.

### **WHAT PRODUCTS ARE AVAILABLE?**

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in the Approved Product List (APL).

Both appropriately experienced and qualified internal staff together with external experts provides financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due diligence on external research report providers that provide us with research.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

### **HOW DO WE ENSURE THAT THE ADVICE WE GIVE YOU SUITS YOUR NEEDS AND OBJECTIVES?**

To ensure we provide advice suitable for your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs. We will follow a step-by-step process as outlined below:

- 1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
- 2.) We will collect all the information we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may

include not being able to provide advice on the subject matter you request.

- 3.) We will help you identify your goals and may discuss your attitude towards investment risk.
- 4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, a RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.

Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to purchase that product.

- 5.) We will discuss our recommendations with you, make any changes you require and gain your agreement to implement those recommendations.
- 6.) We will then implement those recommendations.
- 7.) We will meet with you periodically to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you at a minimum of every two years.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

- 1.) Where we provide you with only general advice, such as through seminars and newsletters;
- 2.) Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

## WHAT DOCUMENTS DO YOU GET IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

## HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## OTHER SERVICES

Related businesses may provide services other than financial planning services. For example, via a related business, we may also act as your accountant or legal adviser, or advise you on real estate investments or your finance needs (performing credit activities for you). While we may provide these other services, you should understand that these other services are not provided under Pinnacle FP Pty Ltd's AFSL and Pinnacle FP Pty Ltd does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Pinnacle FP Pty Ltd is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- credit activities;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

## HOW ARE WE PAID FOR OUR SERVICES?

We and Pinnacle FP Pty Ltd may receive:

- fees paid by clients;
- commissions paid by life insurance product providers; and
- other benefits.

Fees and commissions are payable to Pinnacle FP Pty Ltd. Your adviser receives a salary and does not receive any portion of the fees you pay or commissions received by Pinnacle.

Details of any fees, commissions or other benefits that we, Pinnacle FP Pty Ltd or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

## WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

The types of fees, commissions and other benefits that may be received by us and by Pinnacle FP Pty Ltd include the following:

### Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

### Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

### Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is a set amount, for the time involved in reviewing your portfolio and circumstances.

### Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

## Life Insurance Products

Initial and ongoing commissions from insurance providers may be received by Pinnacle FP Pty Ltd. These commissions are paid to Pinnacle FP Pty Ltd by the company that issues the product that Pinnacle FP Pty Ltd's Advisers recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Pinnacle FP Pty Ltd. Ongoing commissions are payments paid by product issuers to Pinnacle FP Pty Ltd in the years after the first year. These commissions may be passed onto us.

If you initiate an increase to your cover, Pinnacle FP Pty Ltd may receive initial and ongoing commissions on the increase to your policy cost. The ongoing commission on a client initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Pinnacle FP Pty Ltd may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Pinnacle FP Pty Ltd may receive is set out in the table below:

<b>Initial commission (% of annual policy cost or increase excl. GST)</b>	<b>Ongoing commission pa (% of annual policy cost or increase excl. GST)</b>
0 - 60%	0 - 20%

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Pinnacle FP Pty Ltd and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

## OTHER BENEFITS

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or

support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

## WILL ANY OTHER PARTIES BENEFIT FROM THE FINANCIAL SERVICES OFFERED IN THIS FSG?

No other parties will benefit from the financial services offered in this FSG.

## WHAT ARRANGEMENTS MAY INFLUENCE OUR ADVICE TO YOU?

Pinnacle FP Pty Ltd has no other arrangements that may influence our advice to you.

## WHAT FEES DO WE PAY TO SOMEONE WHO REFERS YOU TO US?

We do not accept or receive referral fees when making a referral to an external specialist such as an accountant, mortgage broker or solicitor.

## SECTION 2

### PRIVACY STATEMENT

#### WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

#### COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Pinnacle FP Pty Ltd is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing

financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

#### OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [pinnaclefp.com.au](http://pinnaclefp.com.au). It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

#### DEFINITIONS

“We”, “our”, “us” means Pinnacle FP Pty Ltd and its Authorised Representatives.

## SECTION 3

### ARE YOU SATISFIED?

#### WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and Pinnacle FP Pty Ltd endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1.) Contact us first about your concern.
- 2.) If your concern is not resolved to your satisfaction, you may contact Pinnacle FP Pty Ltd by:

**Writing:**

Advice Complaints

Pinnacle FP Pty Ltd

52 Wyndham Street, Shepparton VIC 3630.

PO Box 1068, Shepparton VIC 3632

**Email:**

[pinnaclefp@pinnaclefp.com.au](mailto:pinnaclefp@pinnaclefp.com.au)

- 3.) If your concern is not resolved to your satisfaction within 30 days, you may contact the Australian Financial Complaints Authority (AFCA).

The AFCA independently and impartially resolves disputes between consumers, including some small businesses, and participating financial services providers.

The AFCA provides an independent dispute resolution process covering complaints about financial services including: banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts. You may contact the AFCA by:

**Writing:**

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

**Email:**

[info@afca.org.au](mailto:info@afca.org.au)

**Website:**

[www.afca.org.au](http://www.afca.org.au)

**Phone:**

1800 931 678





# Financial Services Guide

## Part 2 (Adviser Profile)

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Date updated – 1<sup>st</sup> July 2023

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## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1<sup>st</sup> July 2023 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Pinnacle FP Pty Ltd and Pinnacle Financial Planning, Corporate Authorised Representative (CAR) 292884

I am authorised by Pinnacle FP Pty Ltd to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Pinnacle FP Pty Ltd to distribute this FSG.

Pinnacle FP Pty Ltd.  
ABN 20 626 328 327 holder of  
Australian Financial Services Licence No. 509196  
52 Wyndham Street, Shepparton Vic 3630  
PO Box 1068, Shepparton Vic 3632  
Phone: 0358209100  
Email: [pinnaclefp@pinnaclefp.com.au](mailto:pinnaclefp@pinnaclefp.com.au)  
Website: [pinnaclefp.com.au](http://pinnaclefp.com.au)

### SECTION 1

#### ABOUT YOUR ADVISER

##### WHO IS YOUR FINANCIAL ADVISER?

Pinnacle Financial Planning Pty Ltd employ a team of qualified and experienced Financial Advisers, including, Michael Connick, Linda Meates and Ainslie Boylan.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to this Team of Advisers and Pinnacle Financial Planning Pty Ltd. The term 'Representatives' refers generally to Pinnacle FP Pty Ltd's Authorised Representatives.

I am an Authorised Representative of Pinnacle FP Pty Ltd and am authorised by Pinnacle FP Pty Ltd to provide financial services, as described in this document.

My Authorised Representative number is-

Michael Connick	243208
Linda Meates	315375
Ainslie Boylan	315376

Our Corporate Authorised Representative number is 292884.

##### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Michael Connick:

I have been a Financial Adviser since 1995 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd, and Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd, and various financial organisations including Westpac and the Bendigo Bank.

Linda Meates:

I have been a Financial Adviser since 2008 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd and Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

Ainslie Boylan:

I have been a Financial Adviser since 2008 offering advice to individual clients as well as small and large business clients. Prior to Pinnacle FP Pty Ltd, I was a Financial Adviser with Pinnacle Financial Planning, a corporate authorised representative of Magnitude Group Pty Ltd and Pinnacle Financial Planning, a corporate authorised representative of M&S Accounting Services Pty Ltd.

##### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

Michael Connick:

I am a Certified Financial Planner™ or CFP® Practitioner. I hold a Diploma of Financial Planning and am a member of the Financial Advice Association Australia Limited.

Linda Meates:

I hold an Advanced Diploma of Financial Services and am a member of the Financial Advice Association Australia Limited.

Ainslie Boylan:

I hold an Advanced Diploma of Financial Services and am a member of the Financial Advice Association Australia Limited.

### **DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?**

Kyshec Holdings Pty Ltd owns all issued capital in the following subsidiaries –

Pinnacle Financial Planning Pty Ltd  
M&S Group Administration Pty Ltd  
M&S Group Accounting Pty Ltd  
Super Check Audit Services Pty Ltd

The following advisers are equity owners in Kyshec Holdings Pty Ltd either by direct ownership or via the employee share plan –

Michael Connick  
Linda Meates  
Ainslie Boylan

All advisers participate in any dividend payable from the final declared profit from Kyshec Holdings P/L.

The following advisers are Directors of Pinnacle FP Pty Ltd –

Michael Connick

All advisers are employees with Pinnacle Financial Planning Pty Ltd (ABN 69 114 676 630). Fees and commissions are paid to Pinnacle FP Pty Ltd for distribution. Pinnacle Financial Planning Pty Ltd is also an Authorised Representative of Pinnacle FP Pty Ltd but is not a related company of Pinnacle FP Pty Ltd.

## **SECTION 2**

### **THE SERVICES WE PROVIDE**

#### **WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?**

I am authorised by Pinnacle FP Pty Ltd to provide financial services, including advice or services in the following areas:

**Michael Connick**

- Deposit products;
- Government debentures, stocks or bonds;

- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

**Linda Meates**

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products and
- Residential Aged Care Advice.

**Ainslie Boylan**

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

#### **ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?**

No adviser under the Pinnacle FP Pty Ltd licence is authorised to provide advice and services in:

- Derivatives

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

#### **HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?**

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### **PRIVACY STATEMENT**

In addition to the information provided in the Pinnacle FP Pty Ltd FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.pinnaclefp.com.au](http://www.pinnaclefp.com.au) or by calling us on 0358209100.

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and life insurance commissions disclosed in this FSG which are attributed to the services provided to you by me are paid directly to Pinnacle FP Pty Ltd. They receive all fees and commission payable for the services we provide, and pay 100% of all these fees and commissions to Pinnacle Financial Planning.

I receive a salary as an employee of Pinnacle Financial Planning, which is based on my experience and expertise and is unrelated to any products I have recommended.

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested.
- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, we will discuss which of the three ongoing service packages best meet your needs. This fee will be dependant on the complexity of your

situation, the minimum fee will start from \$3,600 p.a inclusive of GST.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

#### WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- Local conferences
- An alternative remuneration register is maintained by Pinnacle Financial Planning. A copy of this register is available on request for a small charge.

#### WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

We do not accept or receive referral fees when making a referral to an external specialist such as an accountant, mortgage broker or solicitor.

## SECTION 4

### CONTACT & ACKNOWLEDGMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Echuca	Phone: 03 5482 7644
Ainslie Boylan	Email: <a href="mailto:aboylan@pinnaclefp.com.au">aboylan@pinnaclefp.com.au</a>
Kyabram	Phone: 03 5857 0888
Ainslie Boylan	Email: <a href="mailto:aboylan@pinnaclefp.com.au">aboylan@pinnaclefp.com.au</a>
Michael Connick	Email: <a href="mailto:mconnick@pinnaclefp.com.au">mconnick@pinnaclefp.com.au</a>
Linda Meates	Email: <a href="mailto:lmeates@pinnaclefp.com.au">lmeates@pinnaclefp.com.au</a>
Shepparton	Phone: 03 5820 9100
Michael Connick	Email: <a href="mailto:mconnick@pinnaclefp.com.au">mconnick@pinnaclefp.com.au</a>
Linda Meates	Email: <a href="mailto:lmeates@pinnaclefp.com.au">lmeates@pinnaclefp.com.au</a>
Website: <a href="http://www.pinnaclefp.com.au">www.pinnaclefp.com.au</a>	

#### ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Pinnacle FP Pty Ltd Financial Services Guide Part 1 dated 1 July 2023, and Part 2 (Adviser Profile) dated 1 July 2023

Client name:	_____	Date received:	_____
Client signature:	_____		_____
Client name:	_____	Date received:	_____
Client signature:	_____		_____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Pinnacle FP Pty Ltd Financial Services Guide Part 1 dated 1 July 2023, and Part 2 (Adviser Profile) dated 1 July 2023 as follows:

Sent to (Client name(s)): \_\_\_\_\_

Sent on (Date): \_\_\_\_\_

Sent by (Name): \_\_\_\_\_

**ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)**

I/We acknowledge that I was/we were provided with the

- Pinnacle FP Pty Ltd Financial Services Guide (FSG) Part 1 dated 1 July 2023 and
- FSG Part 2 (Adviser Profile) dated 1 July 2023.

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the

- Pinnacle FP Pty Ltd Financial Services Guide (FSG) Part 1 dated 1 July 2023 and
- FSG Part 2 (Adviser Profile) dated 1 July 2023 as follows:

Sent to: (Client/s names): \_\_\_\_\_

On : \_\_\_\_\_ (Date)

Sent by : \_\_\_\_\_