



# Business Profile and Financial Services & Credit Guide

Fortune Financial Advice Pty Ltd  
Unit 2, 828 High Street Kew East VIC 3102  
Phone 03 9851 6411 Fax 03 9851 6422

Fortune Financial Advice Pty Ltd ABN 25 141 315 200 is an Authorised Representative (No. 349276) and Credit Representative (No. 388204) of FYG Planners Pty Ltd ABN 55 094 972 540 AFSL / ACL 224543  
Level 2, 39 - 41 Alexander Street, PO Box 389 Burnie Tas 7320

## Personal Profile

Your adviser is

**Robert Gould**

Authorised Representative Number 350935

Credit Representative Number 387834

### Adviser Experience:

Rob is passionate about financial services having had significant experience advising clients during his career.

Highly experienced and qualified, Rob first advised clients on financial planning in the 1980's and has operated as a tax agent since 1987. Rob created the first ever Superannuation Savings Account for a major Australian bank which still operates nearly 20 years later. Rob has been CEO of a Credit Union as well as the CEO and Company Secretary of a Superannuation Trustee Company, giving him experience in interpretation of complex regulatory legislation and requirements.

Today Rob specialises in advising clients on how to take control of their investments using Self Managed Super Funds. In 2012 Rob was voted Number 41 in Australia's top 50 Advisers by Wealth Professional magazine.

Rob is a Public practitioner of CPA Australia and abides by their code of ethics and Rules of Professional conduct as well as being Quality Advice accredited as well as an Authorised Representative of FYG Planners Pty Ltd.

### About Fortune Financial Advice:

Fortune Financial Advice provides a full range of investment advice and financial services.

Fortune Financial Advice is aligned with Fortune Financial Accounting, a full service CPA Accounting Practice which is also a specialist Self Managed Superannuation Fund (SMSF) Administrator. The practice provides Financial Advice and the full range of superannuation administration services as well as specialising in assisting clients with their purchase of investment property for their SMSF. Fortune Financial Advice is an Authorised Representative of FYG Planners Pty Ltd.

### Rob's qualifications include:

- Bachelor of Business (Accounting)
- Diploma of Financial Services (Financial Planning)
- Registered Tax Agent
- Qualified as a Company Secretary

### Professional Status:

- Certified Practising Accountant
- Registered Tax Agent
- Financial Planner - Authorised Representative Number 350935 of FYG Planners Pty Ltd

### Professional Memberships:

- Member CPA Australia
- Member Self Managed Super Fund Professional Association of Australia
- Member National Tax and Accountants Association

### Specialist Advice Areas:

- Investment advice
- Retirement Planning and tax strategies
- Self Managed Super Fund strategies
- Borrowing for property investment using Self Managed Super Funds
- Wealth Creation Strategies

### Personal Interests:

Rob has four children and enjoys a busy family life. He enjoys playing tennis and golf, and is a passionate and optimistic member of the Richmond Football Club. He loves to travel with his wife Ellie and entertaining with friends.

### Contact Rob:

Address: Suite 2 - 828 High Street, East Kew Vic 3102

PO Box 2147, Hawthorn Vic 3122

Phone: 03 9851 6411 Mobile: 0419 114 100

Email: [rob@ffadvice.com.au](mailto:rob@ffadvice.com.au)

This Financial Services & Credit Guide (“FS&CG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FS&CG 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, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FS&CG by Fortune Financial Advice Pty Ltd has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FS&CG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice (SOA) will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

### Who will be providing the financial service to me?

Fortune Financial Advice ABN 25 141 315 200 is an authorised representative (No 349276) and Credit Representative (No 388204) of FYG Planners Pty Ltd (“FYG Planners”) as the authorising licensee. Fortune Financial Advice details are:

PO Box 2147  
Hawthorn VIC 3122

Telephone: 03 9851 6411  
Fax: 03 9851 6422  
Mobile: 0419 114 100  
Email: [rob@ffadvice.com.au](mailto:rob@ffadvice.com.au)

FYG Planners Pty Ltd ABN 55 094 972 540 holds an Australian Financial Services & Credit Licence number 224543. FYG Planner’s contact details are as follows:

FYG Planners Pty Ltd Level 2, 39 - 41 Alexander Street, Burnie TAS 7320.

Telephone: (03) 6440 3555  
Fax: (03) 6440 3599  
Email: [mail@fygplanners.com.au](mailto:mail@fygplanners.com.au)

### Who is my adviser?

Your adviser is Robert Gould. Robert Gould is specifically authorised by FYG Planners to act as its representative in providing financial services to clients and has specific formal industry qualifications. (Please refer to the Personal Profile document attached.)

### Who do you act for when you provide financial services to me?

Fortune Financial Advice is an authorised representative of FYG Planners Pty Ltd, and is therefore authorised to provide financial services to clients.

Fortune Financial Advice acts on behalf of FYG Planners as the authorised licensee. FYG Planners is responsible for the provision of any financial service that is given by any of its authorised representatives.

Fortune Financial Advice is bound by the Conflict of Interest Policy. Any conflicts of interest or potential conflicts of interest will be disclosed, avoided or controlled in the prescribed manner. This ensures that all Fortune Financial Advice' clients will receive sound, objective advice.

Ultimately our goal is to act solely in our clients' interests.

### What kind of financial services are you authorised to provide me and what kind of products do those services relate to?

Fortune Financial Advice is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending & gearing strategies

### How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product lists may be recommended.

### What type of advice do you offer me?

Prior to providing you with any advice, your adviser will review your situation and consider your overall financial strategy.

Fortune Financial Advice will provide two distinct types of advice to you in the course of preparing your financial recommendation.

1. Strategic advice is advice we will give to you to explain how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.

We can also assist clients to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities but may refer clients on to mortgage brokers or other credit providers.

We will be happy to provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

2. Personal investment and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and/or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and/or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service. This service provides you with an ongoing review of your portfolio, regular reports on its performance and the financial strategies we have implemented for you.

## How will I pay for your advisory services?

### Initial Consultation

This is an opportunity for you to learn more about Fortune Financial Advice and to determine whether you feel that we suit your financial advice requirements. It is also an opportunity for us to assess whether we feel that we can add value to your financial circumstances. This consultation is generally conducted free of charge, however, where specific one-off advice is required, we may charge an hourly rate of \$275 (GST incl.). We would discuss this prior to your initial consultation.

### Financial Planning Advice Fees

**Initial Advice Fee (Once only fee)** - Before you commit to having Fortune Financial Advice prepare a financial strategy for you, we will provide you with a quote based on our assessment of the complexity of your personal situation and the work involved. As a guide, this fee generally starts from \$2,750 (GST incl.).

### Advice Implementation

Once you have reviewed our recommendations and are ready to proceed with our advice, we may charge an implementation fee. This fee is based on the work involved to implement your financial strategy and is quoted directly in the Statement of Advice (SOA) documentation that is provided to you. This fee is a flat dollar fee and is unrelated to the amount of money that is to be invested.

### On-Going Advice

To work most effectively, your relationship with your financial planner should be dynamic and proactive, in order to take advantage of or to mitigate loss through regulatory or market changes.

Fortune Financial Advice charges for our on-going services by way of an agreed retainer with each client. Our retainer is based upon the nature of your portfolio, the complexity of your financial affairs and the service levels that you require. We will discuss your specific requirements before quoting a fee for service and our fee will be quoted directly in the Statement of Advice (SOA).

Fortune Financial Advice does not normally charge Asset Based Fees (ie a % of your investment) nor do we accept trail brokerage or commission on investments or insurance products. All fees are agreed upon by you and Fortune Financial Advice and can be cancelled or amended with 30 days notice by either party.

### How Are Fees Paid?

**Initial Advice Fee** - you will receive an invoice from Fortune Financial Advice after the Statement of Advice (SOA) meeting which is when we go through the advice document in detail with you.

**Implementation Fee** - This fee will be charged when you proceed with our advice. Fortune Financial Advice can provide you with an invoice for this fee, or it can be deducted directly from your portfolio.

**On-going Retainer** - You can choose to pay this fee by way of monthly debit from your portfolio or by way of direct debit from your nominated bank account.

## Referral Fees

Fortune Financial Advice do not receive, nor do we pay referral fees to any other professionals or institutions. If you have been referred to us by another trusted professional, you can be assured that they have referred you because they believe we are best placed to provide you with the highest quality advice and services.

### If you charge me a commission, how much commission do you get? How is it calculated and deducted?

It is the policy of Fortune Financial Advice not to accept commissions or brokerage from product providers. In the case however, where we accept engagement from a client with existing investments or insurance products, where an on-going brokerage or commission exists and it is in the best interests of the client for that arrangement to remain, then we will accept that brokerage or commission and fully document that this is the case.

### If you accept an insurance commission, how much commission do you get? How is it calculated and deducted?

It is the policy of Fortune Financial Advice not to accept commission or brokerage from life insurance policies unless authorised by the client. In the case however, where we accept engagement from a client with existing investments or insurance products, where an ongoing brokerage or commission exists and it is in the best interests of the client for that arrangement to remain, then we will accept that brokerage or commission and fully document that this is the case.

### Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that FYG Planners may receive are detailed in a publicly available register that is updated quarterly. Please ask Fortune Financial Advice for a copy as required.

FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

### What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

### Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. If the execution is by telephone instruction we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

### What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

## How do you deal with the Anti-Money Laundering/ Counter-Terrorism Financing (AML/CTF) Act?

FYG Planners adheres to all aspects of the AML/CTF Act. As such we require clients and prospective clients to provide us with identification in accordance with the legislation.

## How do you deal with ASIC's Professional Indemnity Insurance requirements?

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001

- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.

## Our Privacy Policy

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- What - The kind of personal information we collect and hold
- How and Why - How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction - How information can be accessed and/or corrected
- Overseas disclosure - Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website [www.fygplanners.com.au](http://www.fygplanners.com.au) Home Page / Privacy.

### If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

## FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 2, 39 - 41 Alexander Street, Burnie, Tasmania. If you have any questions, please contact us on (03) 6440 3507. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer  
PO Box 389  
Burnie Tasmania 7320

## If You Have a Complaint

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Financial Ombudsman Service.

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

- Contact us and tell us about your complaint.
- If your complaint is not satisfactorily resolved within 30 working days please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 2, 39 - 41 Alexander Street Burnie TAS 7320. We will try to resolve your complaint quickly and fairly.
- If the complaint can't be satisfied to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1300 78 08 08.
- Stage 1 of the FOS process sees FOS facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.
- Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.
- Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:

PO Box 109  
Collins Street West  
Melbourne Victoria 8007

Alternatively you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law