

AUTHORISED FOR DISTRIBUTION BY:  
RESULTS FINANCIAL SERVICES PTY LTD  
ABN 47 076 742 633  
AUSTRALIAN FINANCIAL SERVICES  
LICENCE: 225071 JULY 2008

# Financial Services Guide

It is important that you understand this FSG as it is a legal document. If any part of this document is not clear please speak to your financial adviser.



**This Financial Services Guide (FSG) outlines the financial planning services provided by your financial adviser through Results Financial Services Pty. Ltd. It is an important document which will help you decide if you want to use the services being offered.**

**It contains information about:**

- Results Financial Services and your adviser
- the services we offer
- how our advice is documented
- how you pay for the services
- any associations and incentives which may impact on these services
- your privacy and the personal information we collect
- how we deal with your complaints if you are not satisfied with the services provided.

**This document must be read in conjunction with the Financial Adviser Profile**, which will provide you with more detail about your financial adviser. Together, these documents form the full FSG.

**If we provide you with personal advice, we will provide you with written advice.**

This will normally be in the form of a **Statement of Advice (SoA)**, which sets out our advice, the basis of that advice, and provides details about the fees, commissions and other benefits payable as a result of the advice given. If we give you additional advice, we will give you a copy of our advice in writing in the form of either a **Record of Further Advice (RoFA)** or **Statement of Additional Advice (SoAA)**.

**If we recommend a financial product, we will provide you with a Product Disclosure Statement.**

**A Product Disclosure Statement (PDS)** provides you with important information about the product we recommend, such as its features and risks, to help you decide whether or not to buy that product.

**Who is Results Financial Services Pty Ltd**

Results Financial Services was established in 1996 with the view of providing professional financial planning advice to their clients.

Results Financial Services is a privately owned company, and the owners of Results Financial Services have no affiliations with any financial institution or product provider.

Your financial adviser will provide financial planning services to you as an authorised representative of Results Financial Services. Your financial adviser acts on behalf of Results Financial Services which means Results Financial Services is responsible to you for the services described in this FSG.

Results Financial Services is the holder of an Australian Financial Services Licence No: 225071 issued by the Australian Securities and Investments Commission (ASIC). Results Financial Services is also a principal member of the Financial Planning Association (FPA).

**Types of advice and other services that we can offer to you**

With the support of Results Financial Services, your financial adviser is able to provide you with access to a broad range of financial planning services which may include:

- Investment planning advice
- Superannuation and rollover advice
- Self Managed Superannuation Funds
- Retirement planning advice
- Social Security
- Personal insurance and risk management
- Estate Planning
- Portfolio review and administration services

Further information explaining the services provided by your financial adviser is included in the Financial Adviser Profile provided with this FSG.

**Results Financial Services Pty Ltd is responsible for the advice and services offered to you.**

Your financial adviser operates a separate business unit, and provides you with the personalised service that is associated with a small business.

While your financial adviser has flexibility in the service they provide to you, Results Financial Services remains responsible for the quality of advice provided by your financial adviser.

Results Financial Services provides your financial adviser with significant support and supervision to ensure the quality of the advice you receive.

Your financial adviser must have completed external assessments before providing advice and they must complete an annual training program to maintain their knowledge. They are also subject to regular reviews from a dedicated Compliance team who assess the quality of their advice. Results Financial Services provides extensive resources and dedicated teams to support your financial adviser, including technical experts in areas such as superannuation and retirement planning.

Results Financial Services outsource some of its functions from outside providers. These provider services are subject to ongoing reviews to ensure that they are providing the best of service and advice to us and our advisers.

Results Financial Services has an Approved Product List and the investments included on the product list are supported by research from experts such as Standard and Poor's and Aegis.

**Results Financial Services ensures your financial adviser:**

- is only authorised to provide services to you where he/she is qualified to do so
- completes continued education to maintain their qualifications
- is provided with excellent technical support and tools to provide financial planning advice
- is provided with high quality financial product research
- is monitored and supervised to ensure they comply with the requirements of the law and the standards of Results Financial Services

**Protecting you and your assets**

Results Financial Services and your financial adviser promote long-term investment strategies which do not take unnecessary risks with your investments. For this reason, your financial adviser is not permitted to switch your investments frequently or make speculative investments.

Your financial adviser is also restricted to the Approved Product List unless they receive special approval from Results Financial Services to use other products.

**To further protect your interests, Results Financial Services does NOT allow your financial adviser to:**

- act as a trustee for you or operate a trust account on your behalf
- hold a general/enduring power of attorney on your behalf. However, the adviser may have a limited authority to operate certain managed funds with your consent.
- hold funds or have access to withdraw funds on your behalf
- ask you to sign documents which have not been fully addressed or completed

**What you will receive when provided with a financial service**

Your financial adviser will provide you with recommendations which are appropriate for your circumstances and meet your needs and objectives.

**To achieve this, your financial adviser will:**

- work with you to understand your needs, objectives and personal circumstances
- explain to you the scope of advice being provided and importantly what is not being provided
- your financial adviser may meet with you several times to discuss possible investment options before finalising their recommendations
- once they have finalised their advice, they will explain their recommendation to you and;
- provide you with a Statement of Advice (SoA) or Statement of Additional Advice (SoAA) which documents the recommendation to you and explains the basis for the advice given, and any associated costs for implementing the recommendations
- disclosing any associations which could potentially influence the advice
- provide you with a product disclosure statement (PDS), containing information about each product recommended to help you make an informed decision about whether to acquire that product

*NOTE: You should only implement advice after receiving a SoA/SoAA and taking the time to read and understand it.*

**you may not receive a SoA:**

- General advice-such as advice provided in seminars and through newsletters will not have considered your personal circumstances and will not be documented in a SoA.
- Where you have previously received advice documented in a SoA, any further advice which is not significantly different to the initial advice will not be documented in a SoA/SoAA. This further advice will however be recorded in a Record of Further Advice (RoFA) which you can request a copy of from your financial adviser.

**In some circumstances**

### **Your financial adviser may provide other services independently of Results Financial Services.**

Your financial adviser may provide services other than financial planning services. For example; they may also act as your accountant. While your adviser may provide these services you should understand that they are not provided under the licence held by Results Financial Services and that Results Financial Services does not train, support or supervise your financial adviser in providing these services. Examples of the services which Results Financial Services is **not responsible for include:**

- Finance broking services
- Real estate and direct property advice
- Taxation services, such as completion of tax returns
- Accounting and audit services
- Consulting services

### **Fees, commissions and incentives**

The following information is a guide about the cost of receiving and implementing the advice we provide. It also includes information on how Results Financial Services is paid and what incentives they may receive.

More detailed information on these areas is included in your advisers Adviser Profile and full details will be provided when you receive a SoA/SoAA or can be requested at any time from your financial adviser.

### **How your Financial Adviser is paid**

Your adviser does not receive any commissions directly from product providers or any fees that are invoiced to our clients. Your financial adviser is paid a salary.

### **How will I pay for the services?**

There are a range of payment options. We may be paid by one or a combination of the following methods.

- remuneration paid by the product issuer (eg commissions), and / or
- fee for service paid by you.

Further details are provided below on each of the above remuneration options. Any commission rate specified and the dollar examples of the amounts we can receive are inclusive of GST.

Your Adviser can explain these options to you and will agree with you on what option(s) will apply.

Specific remuneration details will be disclosed in any Statement of Advice (SoA)/ (SoAA) given to you where personal advice is provided.

If we don't provide a personal advice service you will not receive a Statement of Advice.

Your adviser will however agree with you on the applicable remuneration option(s) before you acquire any product. You should ask your adviser if you need further details.

### **1. Remuneration by Product Issuers Upfront and ongoing commissions**

If you decide to acquire units in a **chosen fund**, Results Financial Services may receive an upfront commission from the manager of that fund. We may receive up to 5% of the amount you invest. This means that if you decide to invest \$10,000, and we have recommended that you do this, we may receive an upfront payment of \$500. We may also receive an ongoing commission payment of up to 1% per annum of the value of your holding in that fund for as long as you hold the product.

In addition, for some **agricultural management investments**, we may receive a marketing bonus of up to 5% in addition to the entry fee that can range between 5% and 15%. This means that if you decide to invest \$10,000, as per the above example, we may receive an additional marketing bonus of \$500 plus an upfront payment of \$1,500 based on the maximum 15% entry fee.

### **If you buy life insurance risk products the product issuer may pay us:**

- an upfront commission when you first purchase or you increase the level of cover and
- ongoing commission (when you renew)

The commission is calculated as a percentage of the premium that is paid and the rate may vary depending on the product issuer and product.

For **insurance products** upfront commission can range from 0% to 133% depending on the insurer used and ongoing commission can range from 0% to 33%. For example, based on the maximum percentage payable in a typical situation, if the premium that is paid by you is \$1,000 we may receive an upfront commission of \$1,330 (133%) on this amount and an ongoing commission of \$100 (10%) of the annual premium.

*PLEASE NOTE: The maximum payable has been used in this above example, the actual commission paid may be a lesser amount.*

All commission received will be paid direct to Results Financial Services after the relevant entry into or renewal of the policy and will be fully disclosed in the SoA/SoAA.

## 2. Fee for service paid by you

Results Financial Services can charge you an hourly fee based on the time we spend developing your strategy and advice, or the value of the funds you invest. The hourly fee may vary for each adviser so please ensure that you review the Adviser Profile for the specific fees. The Adviser Profile forms part of this Financial Services Guide and should be read in conjunction.

If you receive personal advice from us, your adviser will explain to you in writing details of all fees and charges that apply and the method by which you will pay.

### Details of Remuneration

If we give you a Statement of Advice or Record of Further Advice, we will set out the amount of any remuneration including commissions or other benefits, if it can be calculated at the time. If the remuneration cannot be calculated at the time, we will provide that information as soon as practicable thereafter or, we will provide an outline of the manner in which it will be calculated.

*NOTE: No work will commence prior to an agreement regarding our method of remuneration.*

### What other benefits do Results Financial Services receive from product providers?

Results Financial Services may also receive additional benefits such as assistance with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events.

Where the benefits received are greater than \$300 in value, they will be recorded in a Register which meets the requirements of the Financial Planning Association (FPA) Code of Practice on alternative forms of remuneration.

A copy of the Register for Results Financial Services is publicly available and can be provided at your request.

### Preferred Platforms Volume Commission Arrangements

Results Financial Services also has arrangements with the managers of preferred platforms where we receive from them an amount based on the total volume of funds that the clients of Results Financial Services and other specified associates, invest through their platforms.

The amount paid is calculated as a percentage of all funds invested for the relevant agreed period and is paid out of the preferred platform provider's own administration fees. The arrangement does not increase the administration fee or management expense ratio (MER) amount that you would otherwise be charged by the manager of the platform if this remuneration arrangement were not in place.

In the case of a master trust platform the manager will (subject to the relevant volume level being reached) pay us up to a maximum of 37.5% of the administration fee.

The manager's administration fee is included in the platform's management expense ratio (MER). For example, if the administration fee charged by the manager was \$100, they would pay us at most an additional \$37.50.

### Referrals

If someone has referred you to us, then we may pay them a fee, a commission or another benefit - for example, a gift voucher. If we pay someone for referring you to us, then we will tell you who will receive that benefit and its value. The amount and type of benefit will depend on the nature of the referral given.

### Your Privacy

Your financial adviser maintains a record of your personal information and any recommendations made to you. If you do not want to disclose your personal details, you have the right not to do so.

If you wish to examine your file, you should ask your financial adviser. No fee will be charged for an access request, however, Results Financial Services may charge you the reasonable costs of giving you any information you have requested.

From time to time, your financial adviser may provide you with marketing material prepared by outside providers. If you do not want to receive this material at any time in the future, please notify your financial adviser.

### Who else will have access to my personal information?

Your financial adviser and Results Financial Services may disclose your personal information (as necessary):

- on a confidential basis to industry bodies, agents, contractors or third party service providers that provide financial, administrative or other services for the purposes of your investments
- where the law requires us to do so
- if you consent

### **Professional Indemnity Insurance**

Results Financial Services has adequate professional indemnity insurance in place to cover us for the financial services we provide. If you require further information regarding our professional indemnity insurance, please contact the Compliance Officer.

### **If you have a complaint**

Results Financial Services and your financial adviser endeavour to provide the best financial service to you.

We are also committed to considering your complaints and resolving them as quickly as possible.

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

1. Contact your financial adviser about your complaint.
2. If your complaint is not resolved to your satisfaction within five days, please contact:

### **Head of Compliance**

#### **Results Financial Services**

Telephone: (03) 5441 3201

Fax: (03) 5441 1612

Email: [admin@resultsfinancial.com.au](mailto:admin@resultsfinancial.com.au)

### **Or put your complaint in writing and send it to:**

#### **Head of Compliance**

Results Financial Services  
PO Box 182  
Bendigo VIC 3552

Results Financial Services will aim to resolve your complaint quickly and fairly.

3. If the complaint cannot be resolved to your satisfaction and it meets Financial Ombudsman Service (FOS) jurisdiction rules, then you have the right to complain to the FOS at:

#### **Financial Ombudsman Service**

GPO Box 3  
Melbourne VIC 3001  
Or Telephone: 1300 780 808  
Or Fax: (03) 9613 6399  
Or Email: [membership@fos.org.au](mailto:membership@fos.org.au)

FOS is an independent external dispute resolution service, of which Results Financial Services is a member. The FOS service is provided to you free of charge.

If your concerns involve ethical conduct you can raise your concerns in writing with the Financial Planning Association of Australia. They can be contacted at P.O. Box 109, Collins Street West, Melbourne Vic 8007.

ASIC also has an Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights. Alternatively, you can detail your complaint in an email to [infoline@asic.gov.au](mailto:infoline@asic.gov.au).

### **Results Financial Services Pty Ltd**

5 Edward Street,  
Bendigo VIC 3550.

PO Box 182, Bendigo VIC 3552

Telephone: (03) 5441 3201

Fax: (03) 5441 1612

Freecall: 1300 796 663

Email: [admin@resultsfinancial.com.au](mailto:admin@resultsfinancial.com.au)

Web: [www.resultsfinancial.com.au](http://www.resultsfinancial.com.au)

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