

## FINANCIAL SERVICES GUIDE

### A guide to our relationship with you and others

*The financial Services referred to in this guide are offered by:*

John Souter-Robertson on behalf of McIntosh Financial Planning Pty Ltd  
Australian Financial Services Licence 230622  
Suite 18, 200 Moggill Road, TARINGA Q 4068  
Ph: 07 3870 9486 Fax: 07 3371 4203

*The Financial Services that John Souter-Robertson offers are provided by:*

McIntosh Financial Planning Pty Ltd  
ABN 65 006 213 092  
Australian Financial Services Licence No 230622  
18/200 Moggill Road, TARINGA Q 4068

*This guide contains important information about:*

- ❖ The services we offer you
- ❖ How we and our associates are paid
- ❖ Any potential conflict of interest we may have
- ❖ Our internal and external dispute resolution procedures and how you may access them

When we give you financial advice – a **Statement of Advice** - we take into account your current financial situation and future needs.

In the **Statement of Advice** we will tell you about:

- ❖ Our fees and commissions
- ❖ Any associations we may have with a Financial Product issuer or other parties which may have influenced the advice we give you

If we recommend to you a particular Financial Product, we will give you information about the particular Financial Product – a **Product Disclosure Statement** – to help you make an informed decision about the Financial Product

## **FINANCIAL SERVICES GUIDE – A guide to our relationship with you and others**

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### *Who is my adviser?*

Your Financial Adviser will be **John Souter-Robertson**. John is a Director and Representative of McIntosh Financial Planning Pty Ltd. He has 16 years experience in financial planning, and has a Diploma in Financial Planning from Deakin University. John is a Certified Financial Planner

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### *Who is responsible for the Financial services provided?*

McIntosh Financial Planning Pty Ltd are responsible for the financial services provided (including the provision of this Financial Services Guide (FSG)).

McIntosh Financial Planning Pty Ltd ABN 65 006 213 092 an Australian Financial Services Licensee No 230622  
18/200 Moggill Road, TARINGA Q 4068

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### *Do you have any relationships Or associations with Financial Product issuers.*

McIntosh Financial Planning Pty Ltd is an independently owned financial planning group and has no relationships with any Product Issuer

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### *What kinds of financial services Are you authorised to provide me And what kinds of Financial Products do these services relate to?*

John Souter-Robertson is authorised by McIntosh Financial Planning Pty Ltd to provide financial planning advice in:

- Deposit and Payment Products
  - Government Debentures, Stocks, Bonds,
  - Investment Life Products
  - Managed Investment Schemes
  - Retirement Savings Account Products
  - Securities
  - Superannuation
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### *What information should I provide To receive personalised Information?*

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. however, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement Of Advice* carefully making any decision relating to a Financial Product/s

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

We maintain a record of you personal profile including 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. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

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*How can I give you instructions about My financial product/s?*

You may tell us how you would like to give us instructions for example, by telephone, fax or other means such as email

*How will I pay for the services provided?*

You will pay us a fee. We may also receive a payment called “trail brokerage”, which is paid to us by the Financial Product issuer/s. We will give you a *Statement of Advice* containing details of our fees and any payments made to us by Financial Product issuer/s

*How are any commissions, fees or other benefits calculated for providing the financial services?*

Generally any payment we receive will be based on the amount invested. It may vary from one Financial Product Issuer to another. Details of any payment we receive are contained in the *Product Disclosure Statements* for most of the Financial Product issuers available from your adviser. Your adviser can give you full details. If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*. Your adviser will give you this *Statement of Advice*, before we proceed to act on your instructions.

- ❖ We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract.
- ❖ We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest.
- ❖ We may invoice you for a fee when you receive our written recommendations
- ❖ You may have to pay us a management fee annually or in instalments
- ❖ We may receive an ongoing payment from the Financial Product issuer

Your adviser will tell you in writing in the *Statement of Advice* what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product Issuer/s.

*Will anyone be paid for referring me to you?*

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the *Statement of Advice*, who will receive that fee or commission and the amount they will receive

*What should I do if I have a complaint?*

1. Contact us and tell us about your complaint. McIntosh Financial Planning Pty Ltd is a member of the Financial Ombudsman Service (Member No 10655)
2. If your complaint is not satisfactorily resolved within 45 days, please contact John McIntosh on 07 3870 9486 or put your complaint in writing and send it to us at McIntosh Financial Planning Pty Ltd address, noted at the beginning of this FSG. We will try to resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction, you have the right to refer the matter to the Financial Ombudsman Service at GPO Box 3, Melbourne, VIC 3001 (Email [info@fos.org.au](mailto:info@fos.org.au))

They can be contacted on telephone 1300 78 08 08

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*Do we have Professional Indemnity Insurance?*

We have professional indemnity insurance in place and feel confident that is a reasonable arrangement to have for compensating our retail clients for any loss or damage they may suffer should we, or any one of our representatives, be found to have caused them to suffer loss or damage due to a breach of a relevant obligation under Chapter 7 of the Corporations Act.

Subject to all statutory limitation periods our insurance arrangements cover work done under our AFSL by our representatives even when they cease to be our representatives.

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