

# McIntosh Financial Planning Pty Ltd

Head Office – 18/200 Moggill Rd Taringa Qld 4068 Ph (07) 3870 9486 Fax (07) 3371 4203

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## FINANCIAL SERVICES GUIDE

A guide to our relationship with you and others

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

Ranald Stewart on behalf of McIntosh Financial Planning Pty Ltd  
Level 8, 65 York Street, Sydney NSW 2000  
Ph: 02 9283 9350 Fax : 02 9264 1450  
Email: ranaldstewart@ozemail.com.au

***The Financial Services that Ranald Stewart 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 Qld 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.

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<b><i>Who is my adviser?</i></b>	Your Financial Adviser will be <b>Ranald Stewart</b> . His Australian Securities and Investments Commission (ASIC) number is 232743. He has 35 years experience in the accounting profession and the financial services industry locally and overseas. He is a Chartered Accountant, a Fellow of the Financial Services Institute of Australia (FINSIA), and a Member of the Self-Managed Super Fund Professionals' Association of Australia (SPAA)
<b><i>Who is responsible for the financial services provided?</i></b>	McIntosh Financial Planning Pty Ltd ABN 65 006 213 092, Australian Financial Services Licensee (AFSL) No 230622, 18/200 Moggill Road, Taringa Qld 4068 is responsible for the financial services provided, including the provision of this <b>Financial Services Guide</b> (FSG). The company is a Principal Member of the Financial Planning Association of Australia.
<b><i>Do you have any relationships or associations with financial product issuers?</i></b>	McIntosh Financial Planning Pty Ltd is an independently owned financial planning group and has no relationships with any Product Issuer.
<b><i>What kinds of financial services are you authorised to provide me and what kinds of financial products do these services relate to?</i></b>	Ranald Stewart is authorised by McIntosh Financial Pty Ltd to provide financial planning advice in: <ul style="list-style-type: none"><li>○ Deposit and Payment Products</li><li>○ Government Debentures, Stocks, Bonds, Investment Life Products</li><li>○ Managed Investment Schemes</li><li>○ Retirement Savings Account Products</li><li>○ Securities</li><li>○ Superannuation</li></ul>
<b><i>What information should I provide to receive personalised information?</i></b>	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 <b>Statement of Advice</b> carefully making any decision relating to a Financial Product/s.
<b><i>What information do you maintain in my file and can I examine my file?</i></b>	We maintain a record of your 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.
<b><i>How can I give you instructions about my financial product/s?</i></b>	You may tell us how you would like to give us instructions for example, by telephone, fax or other means such as email.
<b><i>How will I pay for the services provided?</i></b>	Your initial consultation is free and on a "no obligation" basis. Financial Plan fees are paid in two instalments: <ul style="list-style-type: none"><li>○ A Statement of Advice (SOA) Fee is payable upon presentation of the financial plan (<b>Statement of Advice</b>) to you.</li><li>○ A further fee is payable at the time the plan is implemented.</li></ul> Ongoing review fees are payable on a periodic basis as agreed with you following implementation of the plan.

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

We are a "fee for service" group with our fees based on time spent – any initial (up – front) or ongoing (trail) commissions that may be charged by product providers are rebated in full to you.

After your initial consultation, we will advise you in writing of the fee for preparation of your SOA.

The SOA will contain details of all further fees before we proceed to act on your instructions. These include:

- Our fees to implement the recommendations.
- Ongoing review fees. The amount charged depends on the complexity of your financial affairs, strategies adopted and the level of reviews/management as agreed with you each year.
- Any ongoing payments (eg trail brokerage) we may receive from Financial Product Issuers based on funds invested. These are also disclosed in their Product Disclosure Statements available from your adviser. As noted above, such payments will be fully rebated to you.
- If applicable, annual management fees charged by investment managers for any recommended investments.

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### ***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.

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### ***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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## PRIVACY STATEMENT

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### **What does Privacy mean for me?**

Privacy is important to us and to our clients. Privacy laws ensure that you, our client, understand what information we, your financial adviser and associated dealership group, hold about you, how we use that information and to whom we are likely to disclose that information. In addition it reinforces our commitment to keeping your information up to date and secure.

### **What types of personal information about me does McIntosh Financial Planning hold?**

As a provider of financial services we collect and hold information about you that is both relevant and necessary in order for us to provide you with those services. The types of information we hold depend on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan.

We will always endeavour to obtain information about you directly from you.

### **How does McIntosh Financial Planning use my personal information?**

Our primary purpose in collecting information about you is to understand your needs and provide you with appropriate financial advice and services. Your information is used to develop your financial plan which serves as a basis for product selection and regular performance review.

### **Who does McIntosh Financial Planning disclose my personal information to?**

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other dealerships and related parties. In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

### **How do I get access to the personal information McIntosh Financial Planning holds about me?**

You may request access to the information we hold about you by contacting your financial adviser or McIntosh Financial Planning Pty Ltd directly. Upon receipt of your request we will endeavour to service your request as fully and as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

### **How do I make a complaint?**

You may make a complaint at any time by contacting your financial adviser who will seek to resolve it within 3 working days. If this is not possible, you will be referred to the representative's associated dealership.

If you are not satisfied with the dealership response to your complaint, you may contact:

Director of Compliance  
Office of the Federal Privacy Commissioner  
GPO Box 5218  
SYDNEY NSW 1042

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