



ULTIMATE
FINANCIAL PLANNERS

Financial Services Guide

Version 2.3 – 26th February 2020

Cash Accumulators & Protection Services Pty Ltd

Australian Financial Services Licence No: 446176

ABN: 27 007 261 083

Trading As

Ultimate Financial Planners

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Cheltenham VIC 3192

P: (03) 9585 7585

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About this Guide

This Financial Services Guide (FSG) contains important information about Cash Accumulators and Protection Services P/L (CAPS) and the financial services we offer through our Representatives.

The purpose of this FSG is to assist you in deciding whether to use the services we offer. It sets out information about:

- The financial services that we may offer you.
- How we at CAPS are paid.
- Any potential conflict of interest we may have; and
- How to access our internal dispute resolution procedures if you have a complaint.

How are we paid for the services we provide?

All revenue is received by CAPS P/L t/a Ultimate Financial Planners (UFP).

UFP and the client agree a fee for services provided. This may be paid directly from the client or deducted from invested funds or insurance premiums. See back page for fee schedule.

John Lansdowne is paid a salary by Ultimate Financial Planners. He may also receive a share in any profits from Ultimate Financial Planners.

Who is our Representative?

John Lansdowne is a Director/Principal and Representative of Cash Accumulators and Protection Services P/L (CAPS). He will be acting on behalf of CAPS when he makes product recommendations.

CAPS P/L is responsible for the financial services he provides including the distribution of this FSG.

Our Representative's 'Adviser Profile' is attached to this document. The Adviser Profile forms part 2 of the FSG and provides more detailed information about fees, commissions and other benefits they may receive.

What advisory services are available to me?

Whenever our Representative gives you personal financial advice our Representative will provide you with a Statement of Advice (SOA) which contains the advice, the basis on which it was given and information on fees, commissions and associations which may have influenced the provision of the advice.

If our Representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date our Representative gave the further advice to you.

You can request the record of advice by contacting the representative or us in writing or by telephone or by email.

Whenever our Representative makes a personal recommendation to acquire a financial product, our Representative will provide you with a Product Disclosure Statement (PDS) which contains information about the product to assist you to make an informed decision about that product.

Our Representative will also give you a PDS if you ask them to arrange to issue a product.

About

Cash Accumulators and Protection Services Pty Ltd t/a Ultimate Financial Planners

ABN:27007 261 083

PO Box 2800

Cheltenham, VIC, 3192

E: info@ultimatefp.com.au

CAPS hold an Australian Financial Services Licence (AFSL Number 446176).

CAPS is licensed to provide the financial services of advice and dealing (transacting) in relation to the following financial products:

- Australian Stock Exchange Listed Securities
- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Insurance – Risk
- Life Insurance – Investments
- Managed Investment Schemes
- Retirement Savings Accounts Products
- Retirement Income Products
- Superannuation

The Adviser Profile sets out details of which of these financial products our representative is authorised to advise and deal on behalf provide of CAPS.

CAPS may also provide the following advisory services:

- Financial Planning Advice
- Superannuation and Rollover Advice
- Business Insurance Advice
- Salary Packaging Advice
- Life Insurance Advice
- Succession Planning
- Savings Plans
- Portfolio Reviews

Our representative will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial circumstances.

CAPS have access to external specialist advice on Tax Planning, Estate Planning, Legal Services, Aged Care Services, Mortgage funding and Real Estate Sales and Appraisals.

Where required, these areas will be provided by referral. Whether you use one of our referrals or a professional that you currently have an involvement with, they will be responsible for the advice provided to you.

Our responsibility to You

CAPS will:

- Only advise within the CAPS approved product list.
- Deal in a financial product if directed but only with your approval.
- Take instructions from you.
- Consider tax issues but not provide personal tax advice.
- Not ask you to sign blank documents.
- Not ask you to place your investment funds or insurance premiums with any party other than the product provider
- Provide you with a Fee Disclosure Statement (where required)
- Always put your best interests ahead of any other party.

Your responsibility to us

CAPS expect that you will:

- Tell us about your personal objectives, current financial situation and any other relevant information so we can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.
- Not act on any advice provided by us until you fully understand the recommendation, strategy and/or product detail
- Update us at least annually with any changes in your personal situation
- Not sign blank forms
- Not place your investment funds or insurance premiums with any party other than the product provider
- Use our advice to make your decision(s) about acquiring financial product(s)

What information is maintained in your file and is it kept secure?

CAPS will 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. If you wish to examine your file, please contact us.

CAPS is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. CAPS's Privacy Statement is available on request.

How do you give instructions about your investment?

You may tell your adviser how you would like to give them instructions. For example, by face to face verbal communication, telephone, or other means such as email.

How much will you pay for the service provided?

The attached Adviser Profile contains information detailing fees and commissions as well as other benefits that our representative may receive for the services that our representative provides, and that CAPS also receives.

There are various modes of payment for the services provided. You may either be charged a set fee or an hourly rate by our representative.

If you receive personal advice from our representative, you will be provided with a Statement of Advice (SOA) which tells you the amount of any commissions, fees and other benefits that are paid to any person because of your decision to use our services. If they do not know the amount, the (SOA) will tell you how the commissions, fees and other benefits are calculated. Before our representative can proceed to act on your instructions you must sign the SOA authorising our representative to implement the recommendations.

A detailed explanation of charges including exact amounts of any fees, commissions, bonuses or other incentives received by our representatives and the Licensee will be included in a Statement of Advice (SOA) that they will provide to you.

If they recommend a financial product, the issuer of that product may also receive a benefit which may be in the form of a premium, entry fee or management fee. This will be fully explained in the relevant Product Disclosure statement.

Will anyone be paid for referring me to you?

Generally, we will not pay for receiving a referral nor do we accept a payment for referring on.

Are there any conflicts of interest in our advice?

Whilst we may receive commissions in some circumstances, we do not allow these arrangements to influence the quality or appropriateness of our advice to you. We maintain a register of such arrangements which you are entitled to review. UFP has no association or relationship with any of the product or insurance providers that we recommend.

What should I do if I have a complaint?

- Contact our representative and discuss your complaint. You may contact them in person by telephone, in writing or by email.
- If your complaint is not satisfactorily resolved within 3 working days please contact:
Complaints Manager
Cash Accumulators and Protection Services Pty Ltd PO
Box 2800, Cheltenham, VIC, 3192
P: 03 9585 7585
- CAPS will aim to resolve your complaint quickly and fairly within 45 days, (or 90 days in cases where we have notified you that we require 90 days to resolve your complaint and you have agreed).
- If the complaint cannot be resolved to your satisfaction, then you have the right to refer your matter to the Australian Financial Complaints Authority of which CAPS is a member.
AFCA can be contacted on 1800 931 678 or, at their postal address: GPO Box 3, Melbourne, Vic 3001. W: www.afca.org.au
- CAPS Professional Indemnity insurance arrangements satisfy the compensation arrangements required under the section 912B of the Corporations Act and include cover for claims against former representatives, whist they acted for CAPS.

Any further questions?

If you have any further questions about the financial services we provide, please contact our representative in the first instance. If you have any further questions about the financial services CAPS provides, please contact us on **03 9585 7585**. Please retain this document for your reference and any future dealings with us.

ADVISER PROFILE

Adviser: John Lansdowne
Corporate Licence Name: Cash Accumulators & Protection Services Pty Ltd
Australian Financial Services Licence No 446176
Trading As: Ultimate Financial Planners

Address: PO Box 2800, Cheltenham 3192
Phone Number: (03) 9585 7585
Mobile: 0428 374 137
Email: john@ultimatefp.com.au
Website: www.ultimatefinancialplanners.com.au

Authorisations:

- Life Risk
- Life Insurance
- Deposit Products
- Managed Investment Schemes
- Retirement Savings Account
- Superannuation
- Direct Share recommendations
- Government debentures, stocks or bonds

Services Offered:

- Financial Planning
- Business Succession Planning
- Insurance and Risk Management
- Pre and Post Retirement Planning
- Social Security Advice
- Managed Investments
- Wealth Accumulation
- Superannuation and Rollover Advice
- Direct Share Advice
- Asset Allocation and Management Advice
- Ongoing Advice and Review Services

Qualifications:

Diploma of Financial Services (Financial Planning)
ASX Accredited Listed Products Adviser

CHARGING METHODOLOGY:

Life Risk Insurance Products

CAPS P/L is paid a commission which is between 0 – 66% of the first year's premium and ongoing commission from 0 – 30% of the yearly premiums after the first year. The commission is part of the Insurance Premium you pay and is not additional.

Superannuation / Investment Products:

The Fund Manager or Investment Company will pay CAPS P/L a standard fee of 1.1% of the amount invested (this is a once only fee). The standard ongoing service fee is from 1.1% of funds under management (FUM). For FUM over \$500,000, there is a negotiated fee. The rate and charges are agreed between client and adviser and is detailed in the Statement of Advice (SOA).

Financial Advice

Alternatively, fees can be scaled according to the level of advice sought and can be negotiated and paid directly by the client or deducted from investment funds.

Strategy Advice

A discussion paper cost is \$990 + GST with a cost of \$330 + GST per additional strategy

Statement of Advice

Preparation of Statement of Advice report base cost is \$2,091 + GST.

CAPS P/L will retain up to 100% of any fees or commissions received.