



## **Financial Services Guide**

### **Integrity One Planning Services Pty Ltd**

Is a Corporate Authorised Representative No. 315000 of

### **Integrity Financial Planners Pty Ltd**

Australian Financial Services Licence No. 225051

Integrity Financial Planners Pty Ltd

ACN: 71 069 537 855

Head Office:

Suite 2, 1 Railway Crescent

PO Box 1140

CROYDON VICTORIA 3136

TEL (03) 9723 0522 FAX (03) 9724 9518

Integrity One Planning Services Pty Ltd

ACN: 125 846 933

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PO Box 1140

CROYDON VICTORIA 3136

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## About Integrity Financial Planners Pty Ltd

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Integrity Financial Planners Pty Ltd (IFP) is a privately owned financial planning business that is a holder of an Australian Financial Services Licence No. 225 051.

IFP has a network of qualified and experienced authorised representatives (advisers) working in established financial planning practices throughout Australia.

We provide financial advice to help you improve your lifestyle by building wealth and/or producing income, depending on your particular needs.

It is important that you have confidence in your financial wellbeing and in your financial arrangements. IFP seeks to give you that confidence, drawing on the expertise of professional advisers.

Your adviser is a representative of IFP, and IFP is responsible for the financial services that they provide you. All IFP representatives have been individually assessed as having the competencies, knowledge, skills and integrity necessary to deliver quality financial advice to you.

Head office for Integrity Financial Planners is located at:

Suite 2, 1 Railway Crescent  
PO Box 1140  
CROYDON VICTORIA 3136  
TEL (03) 9723 0522 FAX (03) 9724 9518

## The Purpose of our Financial Services Guide

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The purpose of this Financial Services Guide (FSG) is to explain to you the financial services that IFP can provide, along with a broad general disclosure of any remuneration or benefits that IFP and its representatives would be entitled to receive, as well as any interests, relationships or associations that IFP and its representatives have that may be capable of influencing the services you receive.

You may receive other disclosure documents from us which may include;

1. Statement of Advice – This type of document sets out our understanding of your current circumstances, needs and objectives that are relevant to the financial advice you are seeking from us. It also includes specific disclosure of any remuneration or benefits that IFP and its representatives are entitled to receive, as well as any interests, relationships or associations that IFP and its representatives have that may be capable of influencing the services you receive.
2. Record of Advice – Where we have previously provided you with a Statement of Advice, and where we are providing you with further or subsequent advice: and
  - a. your personal circumstances, needs or objectives are not 'significantly different' compared with when we provided you the Statement of Advice; and
  - b. the basis of our advice, is not 'significantly different' to when we provided you with the Statement of Advice;

then we may create a Record of Advice. If the advice recommends a change or replacement of the financial products you currently hold, we will provide you with a copy of that advice. If the advice does not recommend a change or replacement of the financial products you currently hold, we may simply

create a Record of Advice which we will retain on your client file. You may request (in writing or verbally) a copy of that Record of Advice at any time up to 7 years after the date that the advice is provided and we will provide you a copy of that advice without further fees or costs.

3. Product Disclosure Statements - These are documents created by the product issuers (not IFP) and provide details regarding the financial products that have been recommended to you. The details include, but are not limited to, any fees and charges associated with particular products.

### **The various services we can provide you**

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Integrity Financial Planners Pty Ltd and its representatives can help you by providing:

|  |  |   |
|--|--|---|
| <b>Financial Product Advice</b><br>Recommendations and professional opinions about a broad range of financial products | <b>Implementation</b><br>Assistance - putting in place financial strategies and acquiring, holding or disposing of financial products consistent with our advice | <b>Ongoing Services</b><br>Ongoing financial services including ongoing advice and implementation services. |
|--|--|---|

IFP is licensed to provide advice and to deal and arrange in relation to the acquisition, holding or disposal of financial products on your behalf in the following areas:

- deposit and payment products such as term deposits and bank accounts
- government debentures, stocks or bonds
- sharemarket investments and securities
- investments in managed funds and managed investment schemes
- superannuation, retirement income stream (annuities and allocated pension), self-managed superannuation funds and rollover funds
- life insurance products
- margin lending products

### **Who is responsible for the financial services we provide**

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Integrity Financial Planners Pty Ltd (IFP) is responsible for the distribution of this FSG and for the financial services provided by Integrity One Planning Services Pty Ltd (Integrity One) and any of the advisers authorised by IFP and detailed in this FSG.

### **What kind of financial services is your adviser authorised to provide to you and what kinds of financial products do these services relate to?**

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Integrity One, is authorised by IFP to provide financial product advice and to deal and arrange in relation to the acquisition, holding or disposal of financial products in the following classes, subject to the products being on the IFP Approved Product List:

- deposit and payment products such as term deposits and bank accounts
- government debentures, stocks or bonds
- sharemarket investments and securities
- investments in managed funds and managed investment schemes

- superannuation, retirement income stream (annuities and allocated pension), self-managed superannuation funds and rollover funds
- life insurance products
- margin lending products

Your adviser can also provide incidental advice related to the tax implications of the recommend strategy and/or products that are the subject of their advice. Your adviser may also provide an ongoing review service. As part of this service, your adviser can conduct a review of your personal situation and the previous advice provided to you and recommend changes if appropriate. Please note that Integrity One is not authorised to provide any services on behalf of IFP other than the types or classes financial products listed above, and then typically only to the extent that the products are on the IFP Approved Product List.

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### **How can you provide your adviser with instructions?**

There are various ways in which you can provide instructions to your adviser, including face to face, in writing, by telephone, fax or other agreed means such as e-mail. We will advise you if any instructions need to be provided in writing.

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### **What else can you expect to receive?**

#### ***Personalised advice to suit your needs***

Our advice is tailored to meet your individual situation. We do not use a “one size fits all” formula for our clients.

We will strive to provide the advice that we believe is in your best interest and most appropriate to assist you in achieving your aims and objectives. Being a boutique group, we can adapt our services to meet your particular needs.

IFP is privately owned, with no ownership ties to any fund manager or financial institution. We are not required or influenced through ownership ties or associations to recommend or direct you towards any particular financial products.

To ensure advice is appropriate for your needs, we will ask you for personal information.

Of course you have the right not to divulge personal information but you should carefully consider any warnings we give you regarding possible consequences of us not having complete and accurate knowledge of your circumstances, needs and objectives.

#### ***Comprehensive referral network***

We have referral arrangements with leading accountants and taxation experts as well as with finance, legal and insurance professionals.

#### ***Clear and documented advice***

Where you request personal advice that addresses your specific circumstances, needs or objectives and it is our initial advice to you, it will be provided in a written Statement of Advice.

IFP takes your financial security seriously. As a consequence, IFP requires that all instructions provided by you need to be confirmed by you in writing. IFP will not normally act on telephone instruction unless such circumstances are supported by your written instructions. If you have any queries or uncertainty about this matter contact us immediately.

## About your Advisers

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Integrity One Planning Services Pty Ltd (Integrity One) is a Corporate Authorised Representative number 315000 of Integrity Financial Planners Pty Ltd (IFP).

Integrity One employs a team of advisers with a range of experience and skills. This ensures we can provide you with ongoing quality advice and services and that we have access to knowledge and skills across a wide range of financial issues.

Any advice given to you by Integrity One will be provided by a qualified person who is also an authorised representative of Integrity One. The following people are currently authorised by Integrity One to assist you with financial planning advice:

**Darryn Borg** Authorised Rep. No: 226532

Darryn is a Director, Manager and Principal of both Integrity Financial Planners Pty Ltd (the licensee) and Integrity One Planning Services Pty Ltd. As well as acting as an adviser and authorised representative, he is responsible for the training and supervision of all the advisers covered by IFP's Australian Financial Services Licence.

Darryn has over 30 years' experience in the financial services industry. Throughout this time, he has been directly involved in advising clients. His experience has also included the management of financial planning businesses, training and supervision of advisers with major institutions and lecturing and course coordination for financial planning subjects with RMIT University.

Darryn is authorised to provide financial services in all the areas Integrity One is licenced in.

**Matt Getson** Authorised Rep. No: 226538

Matt is a senior adviser with over 20 years' experience in the financial services industry. He is a Certified Financial Planner (CFP) and also has a Bachelor of Business degree from RMIT.

Matt is authorised to provide financial services in all the areas Integrity One is licenced in.

**Jenny Sneesby** Authorised Rep. No: 271263

Jenny has more than 20 years' experience within the financial planning industry. Jenny is a Certified Financial Planner (CFP), an Accredited Aged Care Professional <sup>TM</sup> and holds a Diploma of Financial Planning.

Jenny is authorised to provide financial services in all the areas Integrity One is licenced in.

**Catherine Winduss** Authorised Rep. No: 289749

Catherine has over 20 years' experience in the financial services industry. Catherine is a Certified Financial Planner (CFP), Accredited Aged Care Professional <sup>TM</sup> and she holds a Graduate Diploma of Financial Planning, Bachelor of Arts and a Bachelor of Commerce.

Prior to joining IFP Catherine had been employed in financial planning, client services and marketing roles with major financial institutions.

Catherine is authorised to provide financial services in all the areas Integrity One is licenced in.

**Tom Bailey** Authorised Rep. No: 389264

Tom has been working with Integrity One Planning Services for nearly 10 years. During this time he has been responsible for technical research, investment research and preparing detailed strategy documents for clients. Tom has a flair for assisting clients with the creation of wealth or savings for purchasing their first home or next investment property. Tom holds his Bachelor of Business - Financial Planning from La Trobe University.

Tom is authorised to provide financial services in all the areas Integrity One is licenced in.

**Nicholas Berry** Authorised Rep. No: 443689

Nic has been working in the Financial Services Industry for over 8 years. He has previously completed his Bachelor of Commerce, majoring in Financial Planning, Finance & Sports Management. Nic is an integral member of IFP's investment committee and is often involved in the development of complex strategies for clients.

Nic is authorised to provide financial services in all the areas Integrity One is licenced in.

**Benjamin Young** Authorised Rep No: 1247656

Ben has been with Integrity One Planning Services Pty Ltd since 2013. He has previously completed a Bachelor of Business at La Trobe University with majors in Financial Planning and Marketing. Ben has also completed further studies and also holds a Master's degree in Financial Analysis.

Ben is authorised to provide financial services in all the areas Integrity One is licenced in.

**Leo Tang** Authorised Rep No: 1249689

Leo started working in the financial services industry in 2010, and has been with Integrity One Planning Services Pty Ltd since 2015. He previously completed a Bachelor of Commerce / Bachelor of Economics double degree at Monash University, with majors in Finance, Economics, and International Commerce. Leo has also completed his Diploma of Financial Planning..

Leo is authorised to provide financial services in all areas Integrity One is licenced in.

**Matthew Borg** Authorised Rep No: 1271861

Matthew commenced his Financial Services experience in 2011 working for one of Australia's leading product innovators. For the past 5 years' he has been gaining experience in many aspects of the Financial Planning role. He is an accredited Age Care Specialist ™ assisting clients and their families with the complex decisions associated with this area. Additionally, Matthew is a member of the Integrity Financial Planners compliance and investment committees. Matthew holds a Bachelor of Finance.

Matthew is authorised to provide financial services advice in all areas Integrity One is licenced in.

No other person is authorised to provide financial services on behalf of Integrity One.

## How you pay for the financial services you obtain from us, and how we disclose IFP's remuneration and benefits

IFP may obtain the following remuneration and benefits for the services we provide to you. Please note that all amounts include GST.

|   | Service provided   | Worked example using \$100,000 investment   |  |                 |   |                       |  |   |
|---|--|---|--|-----------------|---|-----------------------|--|---|
| Initial Consultation  | The typical cost of your initial consultation will be a fee of \$330. This fee may be used to reduce implementation fees should you proceed with any written recommendations made. The initial consultation will include a discussion of your financial circumstances, needs and objectives and a brief discussion about possible solutions. During this discussion, you may consider and agree the nature and scope/scale of the financial services you wish for us to provide to you.  | \$330   |  |                 |   |                       |  |   |
| Written Recommendations   | <p>If it is agreed that we will prepare a written Strategy Document and/or Statement of Advice, an appropriate fee will apply.</p> <p>This fee can be charged as either an agreed total sum, or it may be charged on an hourly rate of \$165 for administration related work or \$495 for advice related work. We will discuss and agreed the methodology of our charge with you prior to undertaking the work.</p> <p>Typically, you would expect to pay between \$880 and \$5,500 for the analysis of strategies and preparation of this document/Statement of Advice, depending on its complexity. We would agree the scope of the advice and the fee with you prior to us undertaking the work.</p> <p>From time to time, we may undertake work for clients on an “ad hoc” basis, outside of our usual advice and engagement parameters. If we are engaged on this basis, our hourly fee for written recommendations and administration work is \$330 per hour. We will discuss and agree the scope of the work and provide an estimation prior to undertaking the work for you.</p> | <p>From \$880 to \$5,500</p> <p>Or</p> <p>\$165 or \$495 per hour</p>   |  |                 |   |                       |  |   |
| Implementation of Recommendations   | Should you decide to proceed with the advice/recommendations in the Statement of Advice, we would charge a fee for implementing the advice. This fee will normally be up to 1.1% of the value of funds invested (excluding the value of any funds invested to the extent that those funds are financed by borrowings). In terms of implementation fees, you may choose to pay the fees personally, or have the amount deducted from your financial products, if available. The fees may be reduced by the amount paid for your initial consultation.   | 1.1% or \$1,100   |  |                 |   |                       |  |   |
| Ongoing Advice and Review   | <p>Once your financial products have been acquired, you may instruct us to provide you with ongoing services, or periodic reviews of the portfolio. We can charge a fee for ongoing advice and reviews or both. The fees can be up to 1.25% p.a. (the fees reduce on a sliding scale - refer to the table below) of the value of funds invested (excluding the value of any funds invested to the extent that those funds are financed by borrowings), subject to a minimum of \$1,650p.a. You may choose to pay this fee personally, or it may be deducted on an ongoing basis from your financial products.</p> <table><tr><td>Ongoing advice fees are on a tiered basis as follows:<br/><b>For that part of your account balance between</b></td><td><b>Ongoing advice fee (inc GST) in relation to investment financial products</b></td></tr><tr><td>\$0 - \$500,000</td><td>1.250% p.a. (or \$12.50 per \$1,000 of account balance), plus</td></tr><tr><td>\$500,001 - \$750,000</td><td>0.975% p.a. (or \$9.75 per \$1,000 of account balance), plus</td></tr></table>            | Ongoing advice fees are on a tiered basis as follows:<br><b>For that part of your account balance between</b> | <b>Ongoing advice fee (inc GST) in relation to investment financial products</b> | \$0 - \$500,000 | 1.250% p.a. (or \$12.50 per \$1,000 of account balance), plus | \$500,001 - \$750,000 | 0.975% p.a. (or \$9.75 per \$1,000 of account balance), plus | \$1,650 per annum (based on minimum charge) |
| Ongoing advice fees are on a tiered basis as follows:<br><b>For that part of your account balance between</b> | <b>Ongoing advice fee (inc GST) in relation to investment financial products</b>   |   |  |                 |   |                       |  |   |
| \$0 - \$500,000   | 1.250% p.a. (or \$12.50 per \$1,000 of account balance), plus  |   |  |                 |   |                       |  |   |
| \$500,001 - \$750,000   | 0.975% p.a. (or \$9.75 per \$1,000 of account balance), plus   |   |  |                 |   |                       |  |   |

|                            |   |   |  |               |  |  |
|----------------------------|---|---|--|---------------|--|--|
|                            | <table><tr><td>\$750,001 - \$1,000,000</td><td>0.700% p.a. (or \$7.00 per \$1,000 of account balance), plus</td></tr><tr><td>\$1,000,000 +</td><td>0.480% p.a. (or \$4.80 per \$1,000 of account balance)</td></tr></table>   | \$750,001 - \$1,000,000                                     | 0.700% p.a. (or \$7.00 per \$1,000 of account balance), plus | \$1,000,000 + | 0.480% p.a. (or \$4.80 per \$1,000 of account balance) |  |
| \$750,001 - \$1,000,000    | 0.700% p.a. (or \$7.00 per \$1,000 of account balance), plus  |   |  |               |  |  |
| \$1,000,000 +              | 0.480% p.a. (or \$4.80 per \$1,000 of account balance)  |   |  |               |  |  |
| Life Insurance Commissions | Initial and ongoing commissions are payable by life insurance companies when we recommend life insurance risk products. The commission that is payable to us by the life insurance company is factored into the annual premium and as such does not represent an additional cost to you. Initial commissions are paid by life insurance companies to IFP in the first year and ongoing commissions are paid from year two onwards. These will not exceed 77% of the first year's cost of insurance.   | Please refer to the Life Insurance Framework Reforms below. |  |               |  |  |
| Additional Services        | From time to time we may be able to assist you with other services. The most common such service is the assistance Centrelink related issues and paperwork. We are able to be nominated as your Centrelink nominee which enables us to complete paperwork associated with this area as well as ensuring that Centrelink have the appropriate and up-to-date information about your circumstances. Should you elect to obtain this service from us, we will charge a fee of up to \$800 p.a. which will be determined at the time of your appointment (subject to the specific service you choose) for both single and couple. |   |  |               |  |  |

### ***Conflicted remuneration and non-conflicted remuneration***

From 1 July 2013 the new "Future of Financial Advice" legislation (FOFA) came into effect, which prohibits IFP and its representatives from accepting "conflicted remuneration", subject to certain exceptions. "Conflicted remuneration" is any benefit, monetary or non-monetary that could reasonably be expected to influence the choice of financial product recommended or the financial product advice. This includes commissions, bonuses and rebates, and most volume-based benefits, but there are some exceptions, such as certain levels of remuneration related to life insurance risk products.

Under FOFA laws, IFP and your adviser may continue to receive such remuneration where the current and future remuneration of this type relates to arrangements and transactions that were entered into prior to 1 July 2013.

### ***Investment in the Netwealth Managed Accounts "Integrity Exclusive Investment Series" available only to clients of Integrity Financial Planners (IFP)***

If you invest in the Netwealth Managed Account for clients of Integrity Financial Planners, you will need to agree and authorise Netwealth as the Responsible Entity to deduct the model fee from your account and pay this fee to IFP for IFP's role in providing General Advice to Netwealth. This role includes but is not limited to: determining the suitable investment strategies for clients and selection of a model manager to deliver models, providing input and guidance to the model manager regarding implementation of the Integrity models, ongoing review of the model manager, the performance of the models and reporting to client, and representing clients by providing advice to Netwealth as the responsible entity. The model fee is 0.165% p.a. (inc GST) which based on \$100,000 invested equates to \$165 p.a. IFP will retain half of this fee or 0.0825% p.a. (inc GST) i.e. \$82.50 and the other half being 0.0825% p.a. (inc GST) i.e. \$82.50 will be paid to Integrity One Planning Services Pty Ltd.

### ***Life Insurance Framework Reforms***

Under the Life Insurance Framework Reforms (effective as at 1<sup>st</sup> January 2018), grandfathering arrangements may apply in certain circumstances. This means for all policies that were in place prior to 1<sup>st</sup> January 2018, the rate of ongoing commission that was applicable at the time that the policy was issued, will continue to apply for the life of the policy. The grandfathering arrangement may also apply to policies issued after 1<sup>st</sup>



January 2018, where you (as the client) exercise an option to establish new or additional cover under your pre-LIF policy or to fix an administrative error on your pre-LIF policy.

The relevant commissions applicable to your insurance policies will be disclosed to you in your advice document and can range as follows:

| <b>Policy Issue Date</b>           | <b>Initial Commission<br/>(based on annual policy cost less policy fees and stamp duty)<br/>Worked example based on \$1,000 initial premium</b> | <b>Ongoing Commission<br/>(based on annual policy cost less policy fees and stamp duty)<br/>Worked example based on \$1,000 annual premium</b> |
|------------------------------------|---|--|
| 1 January 2019 to 31 December 2019 | 0 – 77% or up to \$770  | 0 – 22% or up to \$220 per annum   |
| From 1 January 2020                | 0 – 66% or up to \$660  | 0 – 22% or up to \$220 per annum   |

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### **Who has an interest in these services?**

Product providers or managers may deduct management and administration fees from the products recommended by IFP. Such fees must be disclosed by the product providers in their Product Disclosure Statement.

Fees paid by you for our services and commissions and brokerage paid by product providers or intermediaries, shall be paid to IFP. These amounts shall be paid by IFP to Integrity One.

Integrity One pays a fee to IFP for the provision of services in its capacity as an Australian Financial Services Licensee.

Integrity One is a privately owned company. Darryn Borg holds directorship of a number of companies including IFP, Integrity One Planning Services Pty Ltd, Integrity One Accounting & Business Advisory Services Pty Ltd, MGM Investments Pty Ltd, Silk Funds Management Pty Ltd, Apollo Directions Pty Ltd, Prime Care Pty Ltd and K Macaulay Medical Services Pty Ltd. Darryn Borg and or associated persons or entities may participate in the profits generated through these companies.

Matt Getson is a contracted adviser to Integrity One. He is remunerated by means of set contract amount and up to 35% of the income he generates through the business.

All other advisers listed in this FSG are employees of Integrity One and receive a salary and up to 35% of the income they generate through the business. Neither you nor IFP pays your adviser directly.

IFP also maintain a register of any potential Conflicts of Interest that we may have. A copy of the IFP Conflicts of Interest register can be made available to you, upon your request.

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### **Other benefits we may receive**

IFP is one of 18 shareholders and Principal Members of the Alpha Group Pty Ltd (Alpha Group). The Alpha Group receives sponsorship from various product providers and uses this sponsorship to provide Education and Training relevant to the carrying on of a Financial Services business, to Principal Members and their representatives and employees. IFP discloses sponsors and amounts received from sponsors in an Alternative Remuneration Register. IFP's representatives also maintain Alternative Remuneration Registers and record any benefit they or their employees obtain by way of Education and Training provided by Alpha Group. You

may request a copy of the Alternative Remuneration Register of IFP or your adviser by placing such request in writing to your adviser.

IFP and its representatives may receive other benefits from product suppliers. These may include attendance at functions, conferences and training sessions provided by product suppliers. If applicable, such benefits shall be disclosed in the Statement of Advice and recorded in IFP's register of Alternative Benefits outlining any such benefits that may be received.

### **Will anyone be paid for referring me to IFP or my adviser, or will IFP or my adviser pay anyone a referral fee?**

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When referring you to one of our referral partners, we may receive up to 30% of upfront and ongoing fees/insurance commissions.

Fee Example: if the upfront cost of the advice you seek from our referral partners is \$1,000 and the ongoing is \$500 per annum, we may receive one-off upfront fee of up to \$250 and an annual ongoing fee of up to \$150.

Insurance Example: if your insurance premium is \$1,000 per annum, we may receive an upfront commission of up to \$250 in the first year and an annual ongoing commission of up to \$50 from the second year.

Please note that referral fees are not an additional cost to you.

### **Resolving a complaint or concern**

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If you have a concern about services provided by Integrity Financial Planners or any of our representatives we will try and resolve your issues quickly and fairly. To allow us to do so you will need to take the following steps.

1. Contact IFP's Compliance Manager and provide them details of your concerns and complaint. IFP is required to reply to any complaints, concerns, allegations or queries that you have within 45 days of the receipt of your correspondence.

The Compliance Manager  
Integrity Financial Planners  
PO Box 1140, CROYDON, VIC 3136  
Phone: (03) 9723 0522  
compliance@iplan.com.au

2. If the outcome of your correspondence with the Compliance Manager is not to your satisfaction, you may lodge a complaint in writing with the Australian Financial Complaints Authority (AFCA).

AFCA is a new external dispute resolution (EDR) scheme (operational from 1<sup>st</sup> November 2018) to deal with complaints from consumers in the financial system. It is operated by a not-for-profit company limited by guarantee authorised by the responsible minister. AFCA will undertake an independent review of your concerns.

Australian Financial Complaints Authority  
GPO Box 3, Melbourne Vic 3001  
Phone: 1800 931 678

Further information regarding the Australian Financial Complaints Authority is available from [www.afca.org.au](http://www.afca.org.au)

## Professional Indemnity Insurance

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IFP currently holds professional indemnity insurance for activities conducted in accordance with our AFS Licence. The insurance policy terms are generally consistent with section 912B of the *Corporations Act 2001*. Subject to the terms and conditions of the policy, the professional indemnity insurance extends to cover claims made in relation to the conduct of representatives and employees of the Licensee including those who may no longer work for the Licensee (but who did at the time of the relevant conduct).

## Your Privacy

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IFP respects your privacy. A copy of our Privacy Statement is available from our website [www.iplan.com.au](http://www.iplan.com.au) or alternatively you can obtain a copy by calling us or asking for a copy from a staff member in our office.