

This Financial Services Guide (“FSG”) is designed to assist you in deciding whether to use our financial planning and advisory services. It describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

If we provide you with advice about your personal circumstances, we will normally give you a Statement of Advice (**SoA**). This will confirm the advice we have given and explain our fees for giving advice and arranging the financial products we have recommended. When we provide further advice to you, we may not give you an SoA, however we will record the advice and you can ask us for a copy of the copy the advice by calling us.

If we recommend a particular financial product to you, we will also provide you with Product Disclosure Statement containing information about the product such as its features and risks.

What Financial Services can we provide to you?

First Capital Financial Planning Pty Ltd (FCFP) is an Australian Financial Services licensee. We also trade under the name of **Edplan**. We can provide you with the following services:

- ✓ Financial Planning Strategies
- ✓ Retirement Planning
- ✓ Life Insurance needs
- ✓ Superannuation needs

We can arrange the following products:

- ✓ Basic Deposits and Non Basic Deposits Products
- ✓ Life Insurance Investment Products
- ✓ Life Insurance Risk Products
- ✓ Managed investment Schemes
- ✓ Retirement Savings Account Products
- ✓ Superannuation
- ✓ Government Debentures and Bonds

We act for you when giving this advice and making product recommendations. Our product research considers a broad range of products and we select only those products that are worthy of recommendation to our clients. We also undertake ongoing review of the performance of those products to ensure they remain competitive and will meet your ongoing needs.

How can you deal with us?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check the assumptions we have made and the basis for our advice otherwise the advice we give may not be appropriate for your needs.

Naturally, in the future your circumstances may change so our initial advice and recommendations may no longer be appropriate for you. We can periodically review your portfolio including your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Contact us for portfolio review when your circumstances change.

How are we paid?

FCFP operates on a fee-for-service basis. Fees charged range from \$440 to \$11,500 (GST inclusive) depending on individual circumstances. All fees will be discussed with you and agreed upon with FCFP. FCFP will also receive commissions from product issuers as follows:

	Investment	Life Insurance
Initial Commission	0 – 5% of the investment amount	0 – 130% of the first year’s premium
Ongoing Commission	0 – 1.5% of the balance in your account	0 – 40% of the annual premium (excluding the first year)

All our advisers are paid a salary by FCFP. They also receive a performance bonus, which is paid at the discretion of our directors where the adviser’s performance has been exceptional in terms of meeting our business goals.

Do we have any associations with product issuers?

FC One Retirement Builder and FC One Investment Builder are products developed by FCFP in conjunction with Navigator Australia Limited. FCFP receives the following payments, in addition to the initial commissions, from Navigator Australia Limited when recommending FC One products:

Type of Payments from Navigator	Level of Payment
Volume Bonuses	Annual Payments of between 0.30% and 0.38% of FCFP's total Funds Under Management
Administration Fees	Annual Payments of 0.20% of FCFP's total Funds Under Management
Additional Allowance	One-off Payment of 0.30% of initial investment balances (applicable to existing clients transferring existing superannuation and investments into FC One)

All the above calculations are inclusive of Goods & Services Tax.

How do I make a complaint about the financial services provided to me?

If you have any complaints about the services we provide to you, please contact us and tell us about your complaint. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of First Capital Financial Planning or put your complaint in writing and send it to GPO Box 5133, Sydney 2001. We will seek to resolve your complaint quickly and fairly.

FCFP is a member of the Financial Ombudsman Service (FOS). If your complaint is not resolved to your satisfaction within 45 days (or 90 days if FCFP notifies you that it requires 90 days), you may take your complaint to the FOS. You can contact the FOS on 1300 78 08 08.

Professional Indemnity Insurance

We have professional indemnity insurance in place, which covers us for any errors or mistakes relating to our financial planning services.

This insurance meets the requirements of the Corporations Act and provides cover for the conduct of our advisers while they are employed by us, even where the claim is made after an adviser ceases working with us, provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

Privacy

We are committed to protecting your privacy. We use the information you provide to advise you on your financial circumstances, goals and strategies. We only provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website.

Contact Details

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