

FINANCIAL SERVICES AND CREDIT GUIDE



THE VALUE OF THIS FINANCIAL SERVICES GUIDE

This Financial Services and Credit Guide (FSG) is an important document designed to provide you with information regarding the advice and services First Capital Financial Planning can offer you.

Our aim is to provide advice and financial services which meet your needs and provide you with the security of knowing that you have a plan in place for your future.

The information in this FSG and Credit Guide will assist you in deciding whether to take advantage of the financial and credit assistance services offered by First Capital Financial Planning.

Our FSG also contains other important information about First Capital Financial Planning and how you can contact us. In particular, this guide contains information about:

- the fees, commissions, charges and other benefits that may be paid to First Capital Financial Planning and associates;
- associations and relationships that might influence the advice provided to you;
- the collection and handling of your personal information; and
- the receipt and handling of your complaints and concerns.



OUR HISTORY, VISION AND STRENGTHS

First Capital Financial Planning Pty Ltd (ABN 35 003 212 717) is an Australian Financial Services and Credit licensee. We provide sound financial advice to individuals from all professions and our specialist division Edplan focuses on giving advice to the teaching community and has done so since 1985. We have built our community of clients via referrals so you know we are a trusted source of advice.

OUR current practice was born by the merging of two long standing, reputable financial planning companies in February 2003, namely Key Group Financial Services Pty Ltd and First Capital Financial Services Pty Ltd.

With an extensive knowledge of the financial services sector, Key Group brought the wisdom of many decades experience to the merged company. Built on a skilled team, First Capital contributed an excellent business model for human resources and client relations management.

The combined resources, knowledge and experience of these two entities launched First Capital Financial Planning Pty Ltd into a new level of service.

First Capital Financial Planning holds its own Australian Financial Services and Credit Licence (number 281193). This means that we are not owned by any fund manager or life office, giving us the complete freedom to choose from a wide variety of investment products. This in turn enables us to further create advice that best suits our client's needs and goals.

Edplan has specialised in providing tailored, financial advice to teachers since it was formed in 1985. We pride ourselves on being the 'expert advisers' to people in the teaching community because we have experience in understanding their needs.

Our long-standing relationship with the teaching community has made us extremely proficient in understanding the needs of our clients in this profession—and in particular in the complex workings of the various state superannuation systems. This was demonstrated in 1998 when the NSW Primary Principals Council consulted Edplan to help re-negotiate the Flexible Salary Packaging arrangements that the Department of Education and Training employees now enjoy.

Edplan advises over 2500 teachers in managing their Salary Packaging arrangements alone.

The advice given is holistic and objective, and our industry specialisation provides our clientele with an unbiased and in-depth content unmatched in other advisory practices.

Edplan's primary objective is to create confidence for teaching professionals in financing their lifestyle and retirement.

We realise that teaching professionals have a unique work pattern and availability. Our flexibility with consultations is your advantage! With an easily accessible office in the Sydney CBD, and frequent advice seminars being conducted around the state, our advisers are available to everyone.

Edplan offers services to all metropolitan and regional areas, with a permanent presence in the Sydney CBD.

We typically facilitate talks during a Staff Meeting or on a Staff Development Day, also for Principals and Executive Staff at their respective conferences.

Edplan is a regular contributor and sponsor at most Principal and Executive conferences state-wide. Edplan often presents at these conferences, conducting informative talks on financial issues that affect the teaching community.

“Our long-standing relationship with the teaching community has made us extremely proficient in understanding the needs of our clients in this profession ...”

“We select only those products that are worthy of recommendation to our clients and are tailored to their personal circumstances.”

AREAS OF
ADVICE WE CAN
ASSIST YOU
WITH AND OUR
OBLIGATIONS TO
YOU

WE can provide you with advice and services in the following areas:

- Managing your cash flow and savings.
- Saving for the future and creating wealth.
- Reducing debt.
- Protecting yourself and your family against unforeseen events.
- Planning in the event of redundancy or changes to your earning capacity.
- Saving through superannuation.
- Planning for retirement.
- Super advice.
- Salary packaging.
- Inheritance investment advice.
- Estate planning.
- Gearing and margin lending.

Your personal strategy will depend on your specific objectives, financial situation and needs and could cover one or more of these areas.

THE TYPES OF INVESTMENTS WE CAN RECOMMEND TO YOU

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

We act for you when giving advice and making strategy and product recommendations. Our investment research considers a broad range of products.

We select only those products that are worthy of recommendation to our clients and are tailored to their personal circumstances. We also undertake ongoing review of the performance of these products to ensure they remain competitive and will meet your ongoing needs.

CREDIT SERVICES AND OUR OBLIGATIONS TO YOU

We can tailor car leasing arrangements as part of salary packaging services to meet your needs. We can assist you with funding options to consolidate an existing personal, home and investment loans into a single loan facility. We conduct business with the following lenders:

- Commonwealth Bank of Australia;
- Westpac Bank.

The law does not permit us to suggest or arrange a loan, lease or a principal increase to a loan that is not suitable for you. To enable us to assess this, we will ask about your financial situation, requirements or objectives and we may need to verify the information we collect.

A loan or lease will be unsuitable if you are unable to pay or could only do so with substantial hardship or if it does not meet your requirements or objectives. For example, if you have to sell your home to repay the loan, it could be presumed that the loan will cause substantial hardship.

For this reason it is important that you provide us with complete and accurate information. You can ask us for a copy of our assessment at any time within seven years after we provide a quote for your loan or lease.

WHAT HAPPENS WHEN YOU SEE YOUR FIRST CAPITAL FINANCIAL PLANNER?

UNDERSTANDING WHAT YOU WANT TO ACHIEVE

Financial planning is about developing strategies to achieve your financial and life goals.

Starting with an understanding of your current financial situation, your financial plan is the road map you follow to lead you to your financial destination, seeking along the way to optimise your income, debt and taxation position.

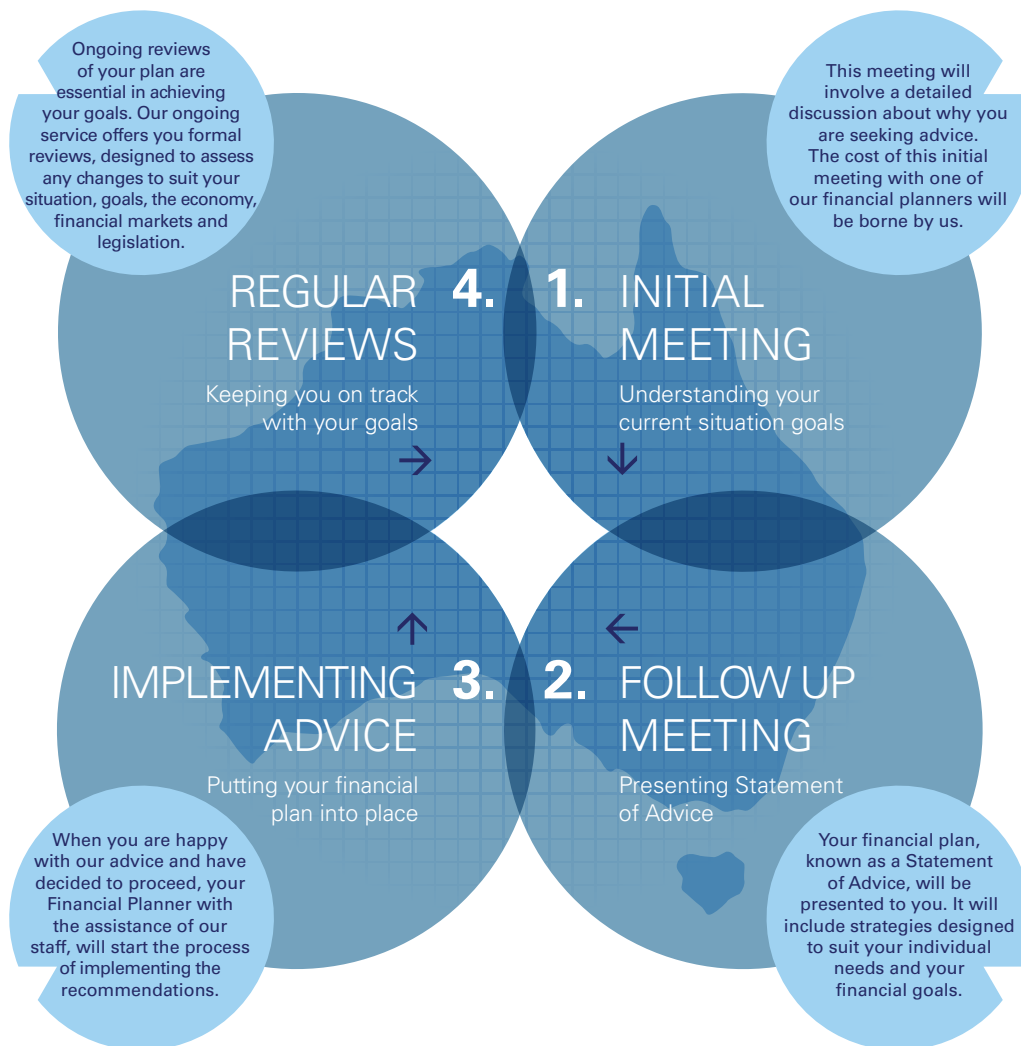
A FINANCIAL PLAN IS THE KEY

A good financial plan is critical to your financial success. Developed specifically for your individual situation and taking into account your needs, circumstances and attitudes towards investing and risk, it can take a long-term view of your needs, covering your working life through to your retirement years.

We can even plan for the needs of your subsequent generations.

“... your financial plan is the road map you follow to lead you to your financial destination ...”

The following four steps outline the financial planning process that occurs when you meet with your financial planner at First Capital Financial Planning.



1.

INITIAL MEETING

Our initial meeting is all about getting to know you, giving us a clear picture of your current position and your personal and financial goals.

This will involve a detailed discussion about why you are seeking advice, including:

- Gathering information on your current financial situation and budget.
- What you want to achieve—identifying your goals.
- Your approach to investing—understanding your risk profile.
- Identifying other issues which may be relevant in the context of providing you with financial services.

You will not be charged a fee for the initial meeting with your First Capital Financial Planner. The information obtained will be used if you decide to proceed to the next stage of having a financial plan prepared.

If you choose to proceed, a plan preparation fee will be discussed and agreed upon. This fee covers the time and resources required to prepare your financial plan and will vary depending on your requirements and the necessary complexity of your plan.

2.

FOLLOW-UP MEETING: PRESENTING OUR ADVICE

At our second meeting, your financial plan (known as a Statement of Advice), will be presented to you. It will include strategies and products designed to suit your individual needs and your financial goals.

This meeting will involve confirming why you are seeking advice and explaining our advice to you. It is important you understand the recommended strategies and associated risks so you can make an informed decision regarding achieving your financial goals.

We also provide you with educational information, which explains strategy and investment concepts contained in the Statement of Advice (SoA). Taking an active part and owning your financial future is an important step to success.

You will also be provided with Product Disclosure Statements (PDSs), or other disclosure documents for any recommended products in your financial plan. These important documents will detail and explain the features, benefits, risks and product specific costs, fees and charges.

3.

IMPLEMENTATION: PUTTING IN PLACE YOUR FINANCIAL PLAN

When you are happy with our advice and have provided your authority to proceed, your First Capital Financial Planner will start the process of implementing the recommendations.

This may include, but will not be limited to:

- setting up new, or transferring existing investments;
- assisting you in establishing loan facilities;
- consolidating or rolling over your superannuation accounts;
- establishing regular investment or superannuation contributions; establishing insurance policies;
- implementation can vary in time from days to months, depending on the complexity of your circumstances.

4.

REGULAR REVIEWS: ONGOING ADVICE AND SERVICE

We offer you ongoing advice and service through your First Capital Financial Planner. Ongoing reviews of your financial plan are essential to achieve your lifestyle and financial goals.

Our ongoing service offers you formal reviews, designed to assess any changes to your situation and goals, the economy, financial markets and legislation. We also provide information and administrative services to keep you informed and your portfolio aligned to your financial plan. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.

Should you choose to receive ongoing advice and service, the frequency of contact you would like to maintain with your Financial Planner and your individual circumstances will determine the fees charged for the ongoing relationship.

“Taking an active part and owning your financial future is an important step to success.”

FEES THAT ARE APPLICABLE TO YOU

You know exactly how we are paid as all the fees applicable to you are fully disclosed. First Capital Financial Planning operates on a fee-for-service model.

This means that the fees applicable to you are related directly to the advice and services we provide you during the course of our relationship. We always ensure that you have an understanding of these fees as they relate to the advice we provide to you.

FINANCIAL PLAN PREPARATION FEE

In the initial meeting with your First Capital financial planner, you will decide if you wish to proceed to the next stage, which is the preparation of a financial plan. The fee for preparing a financial plan generally starts at \$440 (GST inclusive) according to the time and resources required for your individual circumstances.

Your financial plan will outline other fees that are applicable to you if you proceed with the implementation of the advice that is provided within the SoA.

ADVICE IMPLEMENTATION FEE

The fees payable upon implementation of our advice to you relate to the costs of formulating the advice, as well as costs for the administration and implementation of your financial plan.

These are payable when the advice is implemented and are generally taken out of your investment proceeds or include the fees you pay to the product manufacturer for your investment or insurance policy.

The fees will include:

An Initial fee: Also known as an implementation fee. This is either a flat fee or is based on a percentage of the value of the product you are investing in. It is usually paid when the product is issued, or may be paid over the life of the product.

Ongoing fee: This is either flat fees or percentage based fees on the value of the product you hold. These fees include management, account-keeping or performance based fees.

In addition, when we assist you to set up a car lease we will charge an establishment fee. This amount ranges from \$350–\$590 (GST inclusive).

FEES RECEIVED BY FIRST CAPITAL FINANCIAL PLANNING

When you invest in any product or service issued by other companies through First Capital Financial Planning, we may receive an upfront fee and/or ongoing fee from the product issuers. This may happen when you buy insurance, superannuation or managed investments, or enter into a lease or mortgage. These fees are paid to us by the company that issues the product that we have recommended and they are included in the fees and premiums you pay for the product.

These fees that we receive vary and are based on the amount of funds you invest or the premium that you pay.

An example of these fees is:

	INVESTMENT	LIFE INSURANCE	MARGIN LENDING	MORTGAGE	LEASE
INITIAL FEE	0–5% of the investment amount	0–130% of the first years premium	NIL	0.66% of the loan amount	4.5% of the lease amount
ONGOING FEE	0–1.5% of the balance in your account	0–40% of the annual premium (excluding the first year)	0.385% of the annual loan balance	0.385% of the annual loan balance	\$316 annually for the term of the lease

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 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)

“We always ensure that you have an understanding of these fees as they relate to the advice we provide to you.”



HOW YOUR FINANCIAL PLANNER IS PAID

As employees of First Capital, our financial planners are paid a salary, superannuation and may also receive additional benefits should they satisfy certain sales targets and other performance targets. Additional benefits may be in the form of additional salary or bonus payments.

When we provide you with a financial plan (SoA) containing our advice and recommendations, we will calculate for you the maximum share of the First Capital fee revenue your planner may receive, if any.

Your planner maintains a register of any such benefits received that exceed \$300 in value. Should you wish to view this register please let your planner know.

Your planner may also receive other non-monetary benefits by meeting performance targets such as exceeding in providing exceptional service to our clients.

WE RESPECT YOUR PRIVACY

At First Capital Financial Planning, we aim to protect and maintain the privacy, accuracy and security of the personal and financial information you give us.

We respect your privacy and are committed to protecting you. We use the information you provide us during our process to provide you with the most comprehensive advice in relation to your financial circumstances, goals and strategies.

We will only use your information to assist you in setting up new investments with the product issuers with whom you choose to deal (and their representatives).

We do not trade, rent or sell your information at any time.

Keeping your information private is very important to us. If you want to access your personal information at any time, please let your planner know.

Our Privacy Policy explains in more detail our commitment to protecting your personal information.

For a copy of our Privacy Policy please visit our website www.edplan.com.au.

WHAT TO DO IF YOU HAVE A CONCERN

If you are not fully satisfied with any part of the advice or services we provide for whatever reason, please let your financial planner know. First Capital Financial Planning and your financial planner are always striving to provide quality advice and service and are eager to hear feedback that allows us to continue to improve our services.

If your planner is unable to resolve your concern, First Capital Financial Planning is committed to resolving your concern. As such, you can direct your concern to our Head Office.

YOU CAN CONTACT OUR HEAD OFFICE ON:

Telephone: (02) 9222 1202
 Facsimile: (02) 9222 1240
 Email: info@edplan.com.au
 Web: www.edplan.com.au
 click 'Contact Us'

In writing to: GPO Box 5133, Sydney, NSW 2001

You can view First Capital's complaints handling policy at our website www.edplan.com.au.

If your complaint remains unresolved, or you remain dissatisfied with the decision, you can contact Financial Ombudsman Services (FOS). FOS independently and impartially resolves disputes between consumers, including some small businesses and participating financial services providers. FOS independent dispute resolution processes cover complaints about financial services including; general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts.

YOU CAN CONTACT FOS ON:

Telephone: 1300 780 808
 Facsimile: (03) 9613 6399
 In writing to: GPO Box 3, Melbourne, VIC 3001

The Superannuation Complaints Tribunal (SCT) also deals with complaints about superannuation funds, annuities and deferred annuities and retirement savings accounts.

YOU CAN CONTACT THE SCT ON:

Telephone: 1300 780 808
 Facsimile: (03) 8635 5588
 Email: info@sct.gov.au
 In writing to: Locked Bag 3060
 GPO Melbourne, VIC 3001

The Australian Securities and Investments Commission also has a free call Info line on 1300 300 630. You can call this number to make a complaint and to obtain further information about your rights.



ADDED PROTECTION FOR YOU

First Capital Financial Planning holds a Professional Indemnity (PI) Insurance Policy, which complies with the requirements for compensation arrangements under the Corporations Act.

Subject to its terms and conditions, this policy covers claims relating to the professional services provided by First Capital Financial Planning and its employees and representatives.

It will cover claims relating to professional services provided by employees and representatives of First Capital Financial Planning while in our employ, even where that employee or representative has subsequently left our employment.

HOW TO GET IN TOUCH WITH US

YOU can contact your First Capital Financial Planner at any time regarding this FSG, our services or to provide instructions on implementing your strategies using the phone number or email address your planner provided you.

Alternatively, you can contact First Capital regarding any of the above matters by:

- visiting our offices at Level 8, 15 Castlereagh Street, Sydney
- calling us on (02) 9222 1202
- writing to us at GPO Box 5133, Sydney NSW 2001;
- visiting our website at www.edplan.com.au

Information contained in this FSG may be updated from time to time without the need to notify you, provided the updated information is not materially adverse to you.



HELPING YOU ACHIEVE FINANCIAL FREEDOM

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