



D O N E G A L F I N A N C I A L P L A N N I N G

FINANCIAL SERVICES GUIDE

Version: July 2011

Our **Financial Services Guide (FSG)** is designed to answer the basic questions that you may have relating to our relationship with you in the provision of financial services. For any further information, please ask your adviser.

The financial services referred to in this guide are offered by:

DONEGAL FINANCIAL PLANNING PTY LTD

ABN 96 089 846 293

Australian Financial Services Licensee Number 230184

Level 11, 344 Queen Street

Brisbane QLD 4000

And Corporate Authorised Representative of Donegal Financial Planning Pty Ltd:

DONEGAL INVESTMENTS PTY LTD

ABN 78 307 880 031

Australian Financial Services Licensee Number 266716

Level 11, 344 Queen Street

Brisbane QLD 4000

This guide contains important information about:

- the services we offer you
- how we are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

Our financial services to you will be presented in the following forms:

Statements of Advice (SoA) will be issued whenever we provide you with any advice, which takes into account your current financial situation and objectives or future needs. The SoA will contain the advice, the basis on which it is given and detailed information about fees, commissions and associations.

Product Disclosure Statements (PDS) will be provided in the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product. It will provide detailed information about the particular Financial Product to help you make an informed decision.



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INVESTMENT INSURANCE RETIREMENT SUPERANNUATION WEALTH STRATEGIES



A GUIDE TO OUR RELATIONSHIP WITH YOU

Who is my adviser?

Your adviser is an authorised representative employee of Donegal Financial Planning Pty Ltd.

The details about our advisers are included in the attached Adviser Profiles.

Who is responsible for the financial services provided?

Donegal Financial Planning Pty Ltd is responsible to you for any advisory services your adviser provides including the distribution of this Financial Services Guide (FSG).

Donegal Financial Planning Pty Ltd is (ABN 96 089 846 293) an Australian Financial Services Licensee, (No. 230184) and is located on Level 11, 344 Queen Street, Brisbane QLD 4000

Donegal Financial Planning is a Principal Member of the Financial Planning Association of Australia (FPA) and must comply at all times with the FPA's Code of Ethics and Rules of Professional Conduct.

Do you have any relationships or associations with Financial Product issuer?

Donegal Financial Planning Pty Ltd has no associations or relationships with any Financial Product issuers.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

We are authorised to offer the following services:

- Investment Advice & Strategies;
- Portfolio Management Services (& reviewing);
- Self-Managed Super Funds (SMSF);
- Corporate Superannuation;
- Retirement & Rollover Advice;
- Tax Planning;
- Estate Planning; and
- Salary Packaging.

We are licenced to provide the following financial products:

- Deposits and payment products;
 - Debentures, stocks or bonds issued or proposed to be issued by a government;
 - Life products;
 - Interests in managed investment schemes;
 - Retirement savings accounts products;
 - Securities; and
 - Superannuation.
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A GUIDE TO OUR RELATIONSHIP WITH YOU

What information should I provide to receive personalised advice?

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 *Statement of Advice (SoA)* carefully before making any decision relating to a Financial product/s.

What information do you maintain in my file and can I examine my file?

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.

How do you deal with the Anti-Money Laundering/Counter – Terrorism Financing (AML CTF) Act?

We adhere to all aspects of the AML/CTF Act. As such we require clients and prospective clients to provide us with identification in accordance with the legislation.

How can I give you instructions about my Financial Product/s?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

How will I pay for the services provided?

You may pay us a fee. Alternatively, we may receive a payment called brokerage, which is paid to us by the Financial Product issuer/s. *A copy of our Fee Schedule is enclosed for your information.*

We will give you a *Statement of Advice* containing details of our fees and any payments made to us by a Financial Product issuer/s.



A GUIDE TO OUR RELATIONSHIP WITH YOU

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

Generally the payment we receive will be based on the amount you pay.

It may vary from one Financial Product issuer to another.

Details of the payment we receive are contained in the Product Disclosure Statements for most Financial Product issuers available from your adviser. Your adviser can give you full details.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the Statement of Advice. Our adviser will give you this Statement of Advice, before we proceed to act on your instructions.

- We may be paid by the Financial Product issuer at the time you invest or contract, and during the life of your investment or contract.
- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest.
- We may invoice you for a fee when you receive our written recommendations.
- You may have to pay us a management fee annually or in installments.
- We may receive ongoing payments from the Financial Product issuer.

Your adviser will tell you in writing in the Statement of Advice what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s. A copy of our Fee For Service Schedule is enclosed for your information.

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.



A GUIDE TO OUR RELATIONSHIP WITH YOU

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. Donegal Financial Planning Pty Ltd is a member of the Financial Ombudsman Service Limited (FOS).
2. If your complaint is not satisfactorily resolved within 20 days, please contact Anthony Isaac on (07) 3212 6111 or put your complaint in writing and send it to him at Donegal Financial Planning Pty Ltd's address, noted at the beginning of this FSG. We will try and 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 FOS. They can be contacted on 1800 780 808.

We have professional indemnity insurance which meets our obligations under the Corporation Act. The policy covers claims made against us as licensee and for the conduct of our advisers whilst acting as our authorised representatives.

If you have any further questions about the financial services Donegal Financial Planning Pty Ltd provides, please contact Donegal Financial Planning Pty Ltd on 07 3212 6111.

Retain this document for your reference and any future dealings with Donegal Financial Planning Pty Ltd.
