



FUTURE PLANNERS

Financial Services

Financial Services Guide (FSG)

Part Two

Version 3.0 - 23 April 2014



Future Planners Financial Services Business Profile

Financial Services Guide (FSG)

Version 3.0

Issue Date

23 April 2014

Important



This Financial Services Guide (FSG) is a document we are legally obliged to provide you. It outlines the financial advisory services provided by your Financial Adviser and Future Planners Financial Services.

Before we provide you with financial advice, you should read this FSG. It contains the following important information to help you decide whether to use our services:

- Who we are;
- Initial and ongoing advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

This FSG consists of two parts – Part One contains information regarding our Australian Financial Services Licensee, Watershed Dealer Services Pty Ltd and Part Two contains information specific to us Future Planners Financial Services. This part of the FSG is only complete when an attached with a Financial Adviser Profile.

If you need further explanation or you are unsure about any part of this document we encourage you to ask us any questions you may have.

About our practice



Stardi Pty Ltd trading as Future Planners Financial Services is a Corporate Authorised Representative No. 441070 (CAR) of Watershed Dealer Services under Australian Financial Services Licence No. 436357 (“AFSL”).

Future Planners and its advisers will be acting on behalf of Watershed Dealer Services when providing the financial services offered in this FSG.



Future Planners Financial Services is a mature, boutique financial planning business established in 1983. It is dedicated to providing clients with carefully planned strategic advice and hands on personal service. The business is both owned and operated by management who focus on growing long term relationships with a group of loyal clients. Expertise and integrity are the keys to our business approach.

Future Planners specialises in tailoring financial planning solutions for each individual. Advisers are Self-Managed Super Fund Accredited Specialists (SSA[®]) and Certified Financial Planners (CFP[®]) with long term, wide ranging experience.

Other specialisations include planning and positioning for Centrelink, Aged Care and Estates. Risk management also figures highly in the advice process.

Future Planners values the collaborative involvement of their professional partners in working with clients to provide tax and accounting, legal, and active investment services. The result is a client centred and strategically sophisticated service with the added safety of arm's length professional relationships.

About our team



We have a dedicated team of advisers and support staff to help deliver quality tailored financial planning solutions for our clients.

Attached to this document is an adviser profile for each adviser in our practice. The adviser profiles provide information about your advisers - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

You will also find information on our support staff who are key in the success of our business.

What can you expect?

1. Initial Meeting (generally no charge)



At this meeting, we will gather all the pertinent facts about you and your goals and objectives and ascertain the scope of the work to be carried out.

We will explain Priority Concept's business background, philosophy, method of operation and pricing parameters and where appropriate written information will be provided.

We will quote a fee for our work at the meeting or by follow up communication.

We will agree on the next step and obtain your authority to proceed. If further information is required to enable advice preparation, this will be collected. We sign off on our advice fee and we discuss and sign off on your attitude to risk.

2. A follow up letter outlining our discussion and agreements will be sent (within 3 working days).

3. A second meeting is scheduled (within 3 weeks where all necessary information is at hand).

4. Second Meeting

At our second meeting we will:

- Present our Strategy and Structure Advice document (SOA) which outlines options, recommendations and implications
- Present the implementation program
- Where appropriate, your Investment Advice document is presented and investment risk and asset allocation is further discussed
- Your Authority to Proceed with the implementation of our advice, with any changes that have been agreed upon, is signed off and specific fee details are discussed and presented for final sign off.



5. A follow up letter outlining our discussion and agreements is sent (within 3 working days). An implementation program is provided.
6. We keep regular phone/email contact during implementation to report on progress.
7. We confirm implementation completion and where relevant provide your portfolio website log in details. We get together with you when possible for a short portfolio website familiarisation meeting showing you how to view your portfolio from the comfort of your home.
8. Your overall service requirements are discussed and agreed – e.g. review frequency, group meetings, newsletters, email and phone access.

Approved Product List

Our licensee, Watershed Dealer Services maintains a comprehensive Approved Product List (APL), containing financial products that have been researched by a number of external research houses. A copy of the APL can be given to you if requested.

Please refer to your adviser's profile for a list of strategies and products they can recommend.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals and our advice to help you achieve them.

We will keep a record of any further advice we provide you for seven years. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance. You should read any warnings



contained in your financial plan or the PDS carefully before making any decision relating to a financial strategy or product.

You can contact your adviser directly with any instructions relating to your financial products.

When you become a client

After implementation of all agreed recommendations set out in your Statement of Advice, the journey has just begun. To maximise the benefits of long term financial planning, whether it be at an early stage in life whilst saving for a home, in mid-life after most family expenses, e.g. mortgages, education fees have been paid and retirement is in sight, or when in retirement enjoying the fruits of your labour before Aged Care requirements are contemplated, regular reviews are important.

Regular reviews are needed to ensure your financial well-being is on track and all available strategies to achieve that are being employed. Your plan is a working document and adjustments will need to be made periodically. This is provided as part of our service.

The frequency of reviews will depend upon your individual circumstances and will be fully discussed after implementation of your SOA.

Of course we are as close as the phone and are happy to discuss issues, legislative changes etc. at any time.

Advice fees and charges



The fee to prepare a comprehensive Statement of Advice starts at \$1,000 but can range up to \$15,000 for our most complex and sophisticated client situations. Our preferred method of payment is a direct fee charged to the client, however on occasion, product providers pay a commission which can be substituted for all or part of the fee. Details of all fees and charges are fully disclosed in your Statement of Advice.

Our advice fees may include charges for the following:



1. Initial advice

The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount. Before providing you with initial advice we will prepare an Initial Advice Agreement. The Initial Advice Agreement sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your SOA.

2. Advice implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in your Initial Advice Agreement and / or your SOA.

3. Ongoing advice

The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available. The fee for the ongoing service is calculated as either a set dollar amount or a percentage of your investments. Our fees will be disclosed in detail in your SOA.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

4. Commission

Please note that in limited circumstances commissions may be paid to Future Planners by the financial product or insurance product providers we recommend and the percentage varies depending on the product:

- Upfront commission is an amount deducted by the product provider from the initial investment



- Ongoing commission (also known as trail commission) is a percentage of the value of the ongoing investment balance
- Commission on insurance products is based on a percentage of the premium

5. Alternative Remuneration

Future Planners and its advisers may receive alternative remuneration, such as entertainment and gifts, from financial institutions.

In accordance with the Industry Code of Practice, both Watershed Dealer Services and Future Planners must maintain a register of all material alternative remuneration paid and received. Copies of these registers are available on request.

Relationships & associates



The Rutherford Investment Trust, the Tomlin Koo Family Trust and the M & A Rowley Family Trust have equity ownership in the business and may receive additional income and profit related benefits.

The M & A Rowley Family Trust also has equity ownership in Watershed Dealer Services, our licensee, as well as FYM Financial, our portfolio managers.

Future Planners Financial Services also pays Watershed Dealer Services annual licensing fees for dealer services that Watershed provides as part of our dealer agreement.

Any recommendations you receive will be based on your adviser's assessment of your personal circumstances, needs and objectives. These factors underpin the advice you receive but it is important for you to appreciate that from time to time our interests, associations, relationships and the benefits we receive may give rise to an actual or potential conflict of interest. We manage, and will clearly disclose any conflicts that we believe may influence our advice.

Privacy

We maintain a record of your personal information. This includes recommendations made to you. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.



If you wish to examine your file you should ask your adviser, who will make arrangements for you to do so. We are committed to ensuring the privacy and security of the information provided. Please refer to Watershed Dealer Services Privacy Policy for further information.

The Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires that you are 'identified' before investing in a financial product. What this means is that you may be required to produce documentary evidence to confirm your identity. Your adviser will explain these requirements to you if and when appropriate.

Professional indemnity insurance

Professional indemnity insurance is maintained by Watershed Dealer Services to cover advice, actions and recommendations which have been authorised by representatives of Future Planners. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?



Future Planners is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity. If we have failed to achieve this we would like you to tell us about your concerns.

Future Planners is committed to resolving any client concerns and aim to deal with any complaints internally both quickly and fairly. In the event that a complaint needs to be referred to an External Dispute Resolution service our licensee Watershed Dealer Services is a member of the Credit Ombudsmen Service Limited (COSL). COSL is an independent body which has been approved by the Australian Securities and Investments Commission (ASIC) to deal with complaints against its members.

If your complaint has not been resolved satisfactorily, you may escalate your complaint with COSL at the following:



Credit Ombudsman Service Limited (COSL)

Address: PO Box A252 Sydney South NSW 1235

Phone: 1800 138 422 (Free call)

Website: www.cosl.com.au

Please note that the complaints service is free of charge to you.

Important information about us



Stardi Pty Ltd ACN 160 672 891

Corporate Authorised Representative No. 441070 (CAR)

Watershed Dealer Services has approved the distribution of this FSG.

Contact us



If you need to contact us our contact details are below:

Telephone: 03 9824 8622 **Fax:** 03 9824 8633

Email: enquiries@futureplanners.com.au

Address: Suite 101/354 Tooronga Road, Glen Iris VIC 3146

Website: www.futureplanners.com.au

IMPORTANT

Part Two of this FSG is only complete when accompanied by your Adviser Profile.



Arthur Koo Adviser Profile

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Important



This profile is part of the Financial Services Guide and is only complete when the business profile is attached.

If you need further explanation or you are unsure about any part of this document we encourage you to ask us any questions you may have.

About your adviser



Your Financial Adviser is Arthur Koo. Arthur is an Authorised Representative No. 258218 (AR) of Watershed Dealer Services.

Arthurs's contact details are as follows:

Phone: 03 9824 8622

Email: akoo@futureplanners.com.au

Office: Suite 101/354 Tooronga Road, Glen Iris VIC 3146

Professional Experience

An analytical thinker and passionate in his belief in the value that skilled financial planning can provide to clients, Arthur moved from a science and civil engineering career, to the superannuation and fledgling industry of financial advice in 1983. Growing and evolving with the industry, Arthur has maintained his commitment to quality advice and personal service over the years. He has maintained a boutique business setting by design, believing it to be the key to positive client outcomes and happy client relationships.

Education and Qualifications

Arthur holds a Bachelor of Science (Engineering), and has also attained the internationally recognised Certified Financial Planner (CFP®) certification, the highest level of accreditation that a financial planner



can achieve. Arthur has also achieved Specialist Advisor status with SPAA, Australia's leading SMSF body (SSA®).

Memberships

Financial Planning Association (FPA)

SMSF Professionals' Association of Australia (SPAA)

Advice your adviser can provide

Arthur Koo is authorised by Future Planners to provide financial product advice and or deal in the following products:

- Strategic Financial Planning (for specific life events)
- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Superannuation and rollover strategies
- Retirement and Pre-retirement planning including Social Security strategies
- Pensions and annuities
- Self Managed Superannuation Fund specialisation
- SMSF – Property Acquisition
- Wealth Accumulation
- Estate planning considerations
- Risk and insurance analysis (personal and investment)
- Business succession planning
- Aged care accommodation
- Gearing strategies
- Investment planning and portfolio construction advice

How the adviser is paid

Arthur Koo is a salaried employee of Future Planners. As a shareholder and business owner Arthur may also receive payment in the form of dividends and profit distribution.



Di Rutherford Adviser Profile

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If you need further explanation or you are unsure about any part of this document we encourage you to ask us any questions you may have.

About our adviser



Your Financial Adviser is Di Rutherford. Di is an Authorised Representative No. 416848 (AR) of Watershed Dealer Services.

Di's contact details are as follows:

Phone: 03 9824 8622

Email: drutherford@futureplanners.com.au

Office: Suite 101/354 Tooronga Road, Glen Iris VIC 3146

Professional Experience

From a nursing and midwifery background, Di joined the financial planning industry in 1987, building her qualifications and expertise over time. She has had extensive financial planning and business management experience in a number of business settings within the industry. Since 1998, Di has held a Principal/Partner role within both a small and large accounting and financial services firm. She has provided a full range of financial services with a focus on self-managed super and long term trusted relationships with clients.

Education and Qualifications

Di has completed her Diploma in Financial Planning and also attained the internationally recognised Certified Financial Planner (CFP®) certification, the highest level of accreditation that a financial planner



can achieve. Di has also achieved Specialist Advisor status with SPAA, Australia's leading SMSF body (SSA®).

Memberships

Financial Planning Association (FPA)

SMSF Professionals' Association of Australia (SPAA)

Advice your adviser can provide

Di Rutherford is authorised by Future Planners to provide financial product advice and or deal in the following products:

- Strategic Financial Planning (for specific life events)
- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Superannuation and rollover strategies
- Retirement and Pre-retirement planning including Social Security strategies
- Pensions and annuities
- Self Managed Superannuation Fund specialisation
- SMSF – Property Acquisition
- Wealth Accumulation
- Estate planning considerations
- Risk and insurance analysis (personal and investment)
- Business succession planning
- Aged care accommodation
- Gearing strategies
- Investment planning and portfolio construction advice

How the adviser is paid

Di Rutherford is a salaried employee of Future Planners. As a shareholder and business owner Di may also receive payment in the form of dividends and profit distribution.



Future Planners Support Staff

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Meet our team



General Manager – Steven Rowley

A financial services business owner since 1974, Steven is responsible for making sure that our client work is timely, systematic and problem free and that clients are kept up to date and informed. He ensures that processes are maintained and our compliance responsibilities to you are upheld at all times. Steven oversees all administration and client service matters and is at the end of the phone for clients whenever needed.

Business Development and Client Service – Byron Zhang

Byron achieved a Bachelor of Commerce from the University of Melbourne in 2010 and has since that time worked within the Financial Services industry. He joined us in 2012 and has been working with us in expanding and developing our business while growing his skills to be able to provide valuable advice to clients.

Client Service - Marica Kamenar

Marica has worked with Priority Concepts since 2003 and is currently studying the Advanced Diploma of Financial Services. She is responsible for reception and the general administrative duties involved in the provision of advice. In addition she fulfils an important organisational role in the Victorian chapter of SPAA (Self-Managed Super Fund Professionals Association) of which we are members.