

# Financial Services Guide

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The Purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. The FSG contains details about:

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[Our Services](#) and [Your Adviser](#)

[What to expect from the financial planning process](#)

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## Who we are

InvestPlan Pty Ltd (**InvestPlan**) is an Australian Financial Services Licensee (AFSL) number 518743 (ABN 39 635 196 735) is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests. This FSG has been prepared and issued by InvestPlan.

Our contact details are:

685 South Rd

Black Forest SA 5035

T: 08 7160 1191

## Lack of Independence

InvestPlan and your adviser may receive commissions for the advice we provide on life risk insurance products for the duration of time you hold an insurance policy. We may also receive gifts or other non-monetary benefits from product providers. For these reasons, we are not independent, impartial or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We are able to use products from a wide approved product list and we are bound by the FASEA Code of Ethics Standards in giving advice to you.

## Our Services

InvestPlan is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li></ul>	<ul style="list-style-type: none"><li>• Securities, including shares, ETFs</li><li>• Superannuation products</li><li>• Self managed superannuation funds</li><li>• Basic deposit products</li><li>• Government debentures, stocks or bonds</li><li>• Managed investment schemes (managed funds) and investor directed portfolio services</li><li>• Retirement savings accounts</li><li>• Life insurance and risk products</li></ul>

## Your Adviser



### **Justin Chandler**

#### **Chandler Private Wealth**

685 South Road

Black Forest SA 5035

justin@cpwealth.com.au

(08) 7160 1191

[www.chandlerprivatewealth.com.au](http://www.chandlerprivatewealth.com.au)

Justin has been an adviser since 2010 and mainly works with business owners, farmers, pre- retirees and retirees.

Your Adviser holds the following qualifications

- Bachelor of Commerce (Major Finance)
- Advanced Diploma of Financial Services (Financial Planning)
- Professional certificate in Self Managed Super Funds
- Professional certificate in Margin lending and Gearing
- ASX Listed products accreditation
- Certificate IV Mortgage Broking

They are also registered as a Tax (Financial) Adviser with the Tax Practitioners Board registration number 25076195

Justin Andrew Chandler (Authorised Representative Number 343902) and Chandler Private Wealth (ABN 26 605 397 144 and Corporate Authorised Representative Number 1233204) are Authorised Representatives of InvestPlan and are authorised to provide financial planning advice in the following areas:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li></ul>	<ul style="list-style-type: none"><li>• Securities, including shares, ETFs</li><li>• Superannuation products</li><li>• Self managed superannuation funds</li><li>• Basic deposit products</li><li>• Government debentures, stocks or bonds</li><li>• Managed investment schemes (managed funds) and investor directed portfolio services</li><li>• Retirement savings accounts</li><li>• Life insurance and risk products</li></ul>



**Steven Sansovini**

**Sansovini Financial Services**

60 Hampton Street South

Goodwood SA 5034

steven@sansovinifs.com

(08) 8272 4326

[www.sansovinifs.com](http://www.sansovinifs.com)

Steven has been an adviser since 2006, he has achieved the CERTIFIED FINANCIAL PLANNER® certification from the Financial Planning Association of Australia, Steven works with pre-retirees, retirees and wealth accumulators.

Your Adviser holds the following qualifications

- Bachelor of Accountancy (University of South Australia)
- Graduate Diploma of Financial Planning (FINSIA)
- Self-managed Superannuation Funds accreditation (KAPLAN)

Your adviser is a member of the following professional bodies: Financial Planning Association of Australia.

They are also registered as a Tax (Financial) Adviser with the Tax Practitioners Board registration number 25313047.

Steven Antonio Sansovini (Authorised Representative Number 325463) and Sansovini Financial Services (ABN 73 609 355 884 and Corporate Authorised Representative Number 1238937) are Authorised Representatives of InvestPlan and are authorised to provide financial planning advice in the following areas:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li></ul>	<ul style="list-style-type: none"><li>• Securities, including shares, ETFs</li><li>• Superannuation products</li><li>• Self managed superannuation funds</li><li>• Basic deposit products</li><li>• Government debentures, stocks or bonds</li><li>• Managed investment schemes (managed funds) and investor directed portfolio services</li><li>• Retirement savings accounts</li><li>• Life insurance and risk products</li></ul>



**Peter Heading**

**Heading Forward Financial Planning Pty Ltd**

Shop 5 45 Sandison Terrace

Glenelg North SA 5045

peter@headingforward.com.au

08 8294 3515

[www.headingforward.com.au](http://www.headingforward.com.au)

Peter has worked in a range of financial services roles for several market leading organisations since 1989. Since becoming a financial planner in 2007, Peter has strived to ensure his down-to-earth and plain English approach to clients is matched with the highest level of technical capabilities. Peter was one of the first in Australia to obtain a Masters in Financial Planning and has since achieved Certified Financial Planner® status.

Your Adviser holds the following qualifications

- Certified Financial Planner®
- Master of Financial Planning
- Certificate IV in Business (Frontline Management)
- Certificate IV in Financial Services (General Insurance)
- Certificate IV in Workplace Training and Assessment
- Affiliateship of Life Insurance
- Professional certificate in Self Managed Super Funds
- Professional certificate in Margin lending and Gearing

Your adviser is a member of the following professional bodies: Financial Planning Association of Australia.

They are also registered as a Tax (Financial) Adviser with the Tax Practitioners Board registration number 25256702.

Peter Gordon Heading (Authorised Representative Number 466228) and Heading Forward Financial Planning (ABN 59 605 198 016 and Corporate Authorised Representative Number 1009325) are Authorised Representatives of InvestPlan and are authorised to provide financial planning advice in the following areas:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li></ul>	<ul style="list-style-type: none"><li>• Securities, including shares, ETFs</li><li>• Superannuation products</li><li>• Self managed superannuation funds</li><li>• Basic deposit products</li><li>• Government debentures, stocks or bonds</li></ul>

- Corporate superannuation
- Centrelink planning
- Debt reduction
- Cash flow planning
- Managed investment schemes (managed funds) and investor directed portfolio services
- Retirement savings accounts
- Life insurance and risk products

## What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

### Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

### Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

### Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in writing.

## How we charge

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to InvestPlan, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees (inclusive of GST)		Examples
These are fees paid by you for: <ul style="list-style-type: none"> <li>• Research into your existing situation including your current financial products (within the agreed scope)</li> <li>• Preparation of a strategy and research into appropriate recommended products</li> <li>• Presentation of advice and recommendations to you in an advice document such as a Statement of Advice. Fees range depending on the complexity of the advice.</li> </ul>	Flat fee	Starting at \$660	Your adviser may charge you an agreed fee of \$2,750
Ongoing advice/service fees	Range of fees (inclusive of GST)		Examples
These are fees paid by you for: <ul style="list-style-type: none"> <li>• The provision of ongoing advice on your portfolio/strategy to ensure that it remains</li> </ul>	Flat fee	Starting at \$660	Your adviser may charge you an agreed fee of \$2,750 p.a.

<p>appropriate to your needs and circumstances.</p> <ul style="list-style-type: none"> <li>• Ongoing adviser service fees may be indexed to inflation.</li> <li>• Generally, ongoing fees are calculated and payable on a monthly or quarterly basis.</li> </ul>	Percentage based fee of your investment account balance	Up to 1%	Your adviser may charge you an agreed ongoing service fee of 0.66%. If your investment account balance is \$100,000 the ongoing service fee will be \$660 that year.
For any additional advice not covered by ongoing fees we will charge an hourly rate.	Flat Fee	Starting at \$220 per hour	For any additional services we may charge an hourly rate.
We may charge a service/transaction fee for listed securities transactions purchased or sold on your behalf.	Percentage based fee of your transaction amount	Up to 0.66%	Your adviser may charge you a transaction fee of 0.66% if you buy securities worth \$50,000 this would be \$330

### Commissions

<p>These payments are made by the product providers in the form of initial and/ or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level), the commission caps do not apply</p> <p>For insurance policies entered into prior to 1 January 2020, your adviser may receive commissions higher than disclosed here. Please refer to the advice document provided for the amount of commission received on these policies.</p>	First year	66% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$660 up front.
	Subsequent Years	22% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$220 p.a.

### General advice, execution only instructions or other services

Also if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include up-front, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.

Fees can be deducted from your product or can be invoiced directly to you or a combination of methods.



## Other remuneration

### Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

### What other payments and benefits may InvestPlan and your adviser receive?

Sometimes in the process of providing advice and other financial services, InvestPlan or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

### Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from InvestPlan or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

## Any Interest, associations and other relationships

### Associations

Your adviser may also hold shares in **InvestPlan** through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

### How we manage your personal information?

InvestPlan is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

InvestPlan or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at [www.sansovinifs.com](http://www.sansovinifs.com), [www.chandlerprivatewealth.com.au](http://www.chandlerprivatewealth.com.au) or [www.headingforward.com.au](http://www.headingforward.com.au). You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) for more information about privacy.

## What you should do if you have a complaint?

InvestPlan takes all complaints seriously. InvestPlan has professional indemnity insurance that meets legislative requirements.

### **Stage 1 - Our complaint handling process**

If you have a complaint about your adviser or InvestPlan, please contact our Complaints Manager on 08 8272 4326 or write to us at:

[steven@sansovinifs.com](mailto:steven@sansovinifs.com)

60 Hampton Street South

Goodwood SA 5034

We will review your complaint and provide you with a final response that includes reasons for our decision. For complaints relating to privacy, we will endeavour to resolve these within 30 days. For all other complaints, we will endeavour to resolve quickly and fairly and within 45 days. From 5 October 2021, we will be required to resolve your dispute within 30 days.

### **Stage 2 - External dispute resolution**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001