FINANCIAL SERVICES GUIDE

InvestPlan Pty Ltd AFSL Number 518743

Version number 8.2 | 17/09/2025

Understanding the advice process and our relationship with you

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by InvestPlan Pty Ltd (InvestPlan) and your Financial Adviser (Adviser), who is an authorised representative of InvestPlan. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profiles before engaging our services.

NOT INDEPENDENT

We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

InvestPlan Pty Ltd
ABN 39 635 196 735

c/- InvestPlan Wealth Partners
Post: PO Box 110 Goodwood SA 5034
Phone: 08 7160 1191
Email: justin@investplanwp.com.au
Web: investplanwp.com.au

c/- Sansovini Financial Services
Post: 60 Hampton Street South Goodwood SA 5034
Phone: 08 8272 4326
Email: steven@sansovinifs.com
Web: sansovinifs.com

c/- Heading Forward Financial Planning
Post : PO Box 32 Glenelg SA 5045
Phone: 08 8294 3515
Email: peter@headingforward.com.au
Web: headingforward.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

InvestPlan can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care

Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Gearing

Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management
Estate Planning Assistance

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (**PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that are applicable to the services we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	From	
SoA Preparation Fee	$1,000	
Implementation Fee	$1,000	
Hourly Rate	$350	
Remuneration	**Initial**	**Per Annum**
Adviser Service Fee	From $1,000	From $1,000
Adviser Service Fee (asset based)*	Up to 1%	Up to 1%

Remuneration	Initial	Per Annum
Insurance Commission*	0% to 66%^	0% to 35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Your Adviser

All fees and commissions are initially paid to InvestPlan before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

BENEFITS, INTERESTS AND ASSOCIATIONS

The Licensee, your Adviser and the financial planning business have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing their advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

- BHC Partners
- PBS Accountants & Advisers Pty Ltd

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint.

Phone	08 8272 4326
Email	steven@sansovinifs.com
Mail	Steven Sansovini Complaints Manager 60 Hampton Street South Goodwood SA 5034

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone	1800 931 678 (free call)
Online	afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including India and Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

InvestPlan respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy on your Adviser's website.

ADVISER PROFILE

Steven Sansovini | Authorised Representative Number 325463

Sansovini Financial Services | Corporate Authorised Representative Number 1238937

Contact Details
60 Hampton Street South
Goodwood SA 5034
Phone: 08 8272 4326
Mobile: 0421 025 116
Email: steven@sansovinifs.com
Web: sansovinifs.com

About Me

I have been an adviser since 2006. I am passionate about helping people build, protect and enjoy their wealth.

I hold the following qualifications:

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

I hold the following memberships:

- CERTIFIED FINANCIAL PLANNER® (Financial Advice Association Australia)

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary, management fees and dividends from Sansovini Financial Services Pty Ltd.

ADVISER PROFILE

Peter Heading | Authorised Representative Number 466228

Heading Forward Financial Planning | Corporate Authorised Representative Number 1009325

Contact Details

Shop 5 45 Sandison Terrace Glenelg North SA 5045
PO Box 32 Glenelg SA 5045
Phone: 08 8294 3515
Mobile: 0478 541 254
Email: peter@headingforward.com.au
Web : headingforward.com.au

About Me

I have been an adviser since 2007 and specialise in providing advice to pre-retirees and retirees and those entering aged care.

I hold 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
- Aged Care Specialist
- Professional certificate in Self Managed Super Funds
- Professional certificate in Margin lending and Gearing

I hold the following memberships:

- Financial Advice Association Australia

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary, management fees and dividends from Heading Forward Financial Planning Pty Ltd and Heading Family Trust.

ADVISER PROFILE

Justin Andrew Chandler | Authorised Representative Number 343902

InvestPlan Wealth Partners Pty Ltd | Corporate Authorised Representative Number 1233204

Contact Details

685 South Road Black Forest SA 5035
PO Box 110 Goodwood SA 5034
Phone: 08 7160 1191
Mobile : 0412 701 348
Email: justin@investplanwp.com.au
Web: investplanwp.com.au

About Me

I have been an adviser since 2010 and mainly work with business owners, farmers, pre-retirees and retirees.

I hold the following qualifications:

- Bachelor of Commerce (Major Finance)
- Advanced Diploma of Financial Services (Financial Planning)
- Professional Certificate in SMSF
- Professional Certificate in Gearing
- ASX Listed products accreditation.
- Certificate IV in Mortgage Broking

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary and dividends from InvestPlan Wealth Partners Pty Ltd

ADVISER PROFILE

James Raymond Farrelly | Authorised Representative Number 408930

InvestPlan Wealth Partners Pty Ltd | Corporate Authorised Representative Number 1233204

Contact Details

685 South Road Black Forest SA 5035
PO Box 110 Goodwood SA 5034
Phone: 08 7160 1191
Mobile : 0493 988 267
Email: james@investplanwp.com.au
Web: investplanwp.com.au

About Me

I have been an adviser since 2011 and specialise in pre-retirees, retirees and those seeking to build and protect their wealth.

I hold the following qualifications:

- Bachelor of Commerce
- Advanced Diploma of Financial Services (Financial Planning)
- Professional Certificate in SMSF
- Professional Certificate in Gearing

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary and bonus from InvestPlan Wealth Partners Pty Ltd