



# FINANCIAL SERVICES GUIDE

Understanding the advice process  
and our relationship with you

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**CENTREPOINT**  
ALLIANCE

Matrix Planning Solutions Pty Ltd ABN 45 087 470 200 | Australian Financial Services Licence (AFSL) Number 238256. Part of the Centrepoint Alliance group

# PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by Matrix Planning Solutions and your Financial Adviser (Adviser), who is an authorised representative of Matrix Planning Solutions. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including their relevant authorised representative number, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us directly.

**Please take the time to review both the FSG and the Adviser Profile before engaging our services.**



## Not Independent

Matrix Planning Solutions is a wholly owned subsidiary of Centrepoint Alliance Limited. The Centrepoint Alliance group issue and distribute financial products, and receive benefits from product issuers.

Matrix Planning Solutions and our Advisers may receive commissions associated with the issue of life insurance products.

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

Please refer to the Remuneration section for more information.

# FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Matrix Planning Solutions can offer the follow 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)
- 
- Derivatives
- 
- Margin Lending
- 
- 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 with appropriate advice.

Your Adviser will generally collect relevant information within a **Fact Find** 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. A declaration section is included to enable 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** is generally 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 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 using 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 the basis of the advice, explanation of 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 used to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12 months, you will receive a **Fee Disclosure Statement (FDS)** annually. The FDS will detail services and fees paid

for the previous 12-month period, and the services offered and estimated fees for the next 12 months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

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. In this case, you will not be provided with a FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

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

Before providing you with advice, your Adviser will agree with you the fees that apply, and explain any benefits we receive.

## Your Adviser

The cost of providing a financial advice or service 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; and/or
- Commissions paid by insurance providers.

Please refer to the Adviser Profile for detailed estimates and ranges of fees and commissions. All fees and commissions are initially paid to Matrix Planning Solutions before being distributed to your Adviser or to the financial planning business.

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 financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

## The Licensee

Matrix Planning Solutions receives a flat fee per Adviser for the provision of services required under its AFSL. In some limited circumstances Matrix Planning Solutions may receive additional remuneration. If applicable, this will be disclosed in the Adviser Profile.

## The Centrepoint Alliance group

Matrix Planning Solutions is a wholly owned subsidiary of Centrepoint Alliance Limited ABN 72 052 507 507, an ASX listed company. The Centrepoint Alliance group issues and distributes financial products through the following wholly owned companies.

- Investment Diversity Pty Ltd
- Ventura Investment Management Ltd

These companies will receive various fees and benefits as specified in the relevant PDS if you invest in any of their products listed below:

- Mentor
- Ventura Managed Funds
- Ventura Managed Account Portfolios

Clearview Wealth Limited (ABN 83 106 248 248) is a shareholder of Centrepoint Alliance Limited. Clearview Wealth Limited is an issuer of financial products. Your adviser may recommend Clearview products to you. Clearview Wealth Limited will receive fees and benefits as disclosed in the relevant PDS.

The Centrepoint Alliance group has arrangements in place with product issuers where payments are received to assist with providing education and training to our Advisers.

# 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 Claims team at Centrepoint Alliance Limited to discuss your complaint.

Phone 1800 653 244

Online [centrepointalliance.com.au/complaints](http://centrepointalliance.com.au/complaints)

Email [complaints@cpal.com.au](mailto:complaints@cpal.com.au)

Mail Claims Manager, Centrepoint Alliance  
Corporate Centre One  
Level 13, 2 Corporate Court  
Bundall QLD 4217

2. We will acknowledge receipt of a complaint within one business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will investigate the complaint and respond to you in writing 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 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.

Phone 1800 931 678

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

Email [info@afca.org.au](mailto: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. 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, including companies that form part of the Centrepoint Alliance group. These may include:

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

The Centrepoint Alliance group may engage third party service providers to assist in the provision of products or services. For a list of companies that form part of the Centrepoint Alliance group and service partners that your personal information may be shared with, please visit [centrepointalliance.com.au/centrepointpartners](https://centrepointalliance.com.au/centrepointpartners)

Some services may require disclosure of personal information to service providers outside Australia including New Zealand, Japan, South Africa, USA, member states of the European Union, India, Vietnam, Thailand and the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Matrix Planning Solutions advisers.

Your Adviser may enter into outsourcing arrangements to countries other those listed above. If so, your Adviser will disclose these arrangements separately to you.

Matrix Planning Solutions 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. [centrepointalliance.com.au/privacy-policy](https://centrepointalliance.com.au/privacy-policy)

## HOW TO CONTACT US

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