



Financial Services Guide

Effective 1 July 2018

Important information

This Financial Services Guide (FSG) explains:

- the services we are licensed to provide;
- any associations or relationships which may influence any advice or services offered to you;
- how we maintain your personal information; and
- the complaints handling process and compensation arrangements

Other documents you may receive

In addition to this FSG, when we provide you with personal financial advice we will also present you with a written Statement of Advice (SOA). This will describe the strategies, products and services we recommend and outline any fees we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this FSG.

If you receive further advice from us, we will present you with either another SOA or keep our own written Record of Advice (ROA).

When financial product advice is given you will be provided with a Product Disclosure Statement (PDS) which outlines the product features and costs in detail.

About our Licensee

We are authorised representatives of:

MFG Advice Pty Ltd ABN: 76 618 661 108,

Australian Financial Services Licence Number 499010 (MFG Advice) of

First Floor, 239 Lower Heidelberg Road, Ivanhoe East, Vic 3079.

Phone: 03 9497 3396 Website: www.mfgadvice.com.au

MFG Advice is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and adheres to set standards of ethics, conduct and continued professional development.

Our associations and relationships

MFG Advice is privately owned and operated, and is not owned by a bank or any other product provider. Our advice is always in the best interest of our clients.

MFG Advice provides financial planning services to clients of accounting firms and other professional services and may pay a referral fee. Any referral fee paid to a third party is disclosed in full in your Statement of Advice. MFG Advice maintains a conflicts of interest policy to manage and mitigate perceived, potential and actual conflicts of interest.

Approved products list

MFG Advice maintains a comprehensive list of approved products. Any financial advice provided to you may only address a financial product which is also on the Approved Products List. This list contains products that have been researched and are considered appropriate for our client's needs.

Privacy

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 will be provided to you together with this FSG, and is also available on our website www.mfgadvice.com.au.

Compensation arrangements

We have professional indemnity insurance in place. This cover extends to the conduct of our representatives and employees who no longer work with MFG Advice but who did at the time of the conduct, which could give rise to a claim for compensation. These compensation arrangements satisfy the requirements under section 912B of the Corporations Act.



BLUE CHIP PRIVATE WEALTH

Plan Build Protect Wealth

About us

Blue Chip Private Wealth Pty Ltd is privately owned and operated and is not owned by a bank or any other product provider. Founded in 2018 with more than a decade of experience to provide quality advice to Australians. Blue Chip Private Wealth Pty Ltd 60 624 955 120 is an authorised representative 1266021 of MFG Advice Pty Ltd AFSL 499010.

The following advisers are authorised to provide financial services:

Geoff Sypott 1003522

Your adviser will provide you with his business card together with this FSG.

What financial services are we authorised to provide?

We provide advice relating to the following services:

- Investment planning
- Wealth management
- Superannuation planning
- Retirement planning
- Cashflow planning
- Estate planning
- Redundancy
- Personal insurance planning
- Salary packaging

What product types do these services relate to?

We can arrange for the following financial products to be acquired, disposed of, or varied:

- Deposit products (basis & non-basic)
- Investment Life insurance products
- Life risk insurance products
- Managed investment schemes (including IDPS)
- Superannuation
- Retirement income streams

What fees or charges do I pay?

When tailored personal financial advice is provided to you, a fee will be charged. All personal advice is provided in the form of a Statement of Advice. The amount of that fee will depend upon the nature of the financial services and the complexity of the advice required. We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

This will be discussed in your initial meeting with your adviser and you will be provided with a quote. All amounts quoted include GST.



BLUE CHIP PRIVATE WEALTH

Plan Build Protect Wealth

How are we paid?

We charge a fee, based on the nature of the service, and the time and complexity of the advice provided. This is usually a fixed fee.

Issuers of certain financial products and insurance products may pay ongoing brokerage or commission. This amount can vary depending on the product manager and may range from 0 -80% of the first year premium and 0 – 30% of the premiums thereafter.

If your adviser is an employee of Blue Chip Private Wealth Pty Ltd they will be paid a salary. Other benefits we may receive include non-monetary benefits like education, training and technology software or support. We keep a register of non-monetary benefits valued between \$50 - \$300.

Referral and payment arrangements

From time to time we may make and/or receive referrals, to and/or from other professionals to help you with your overall current and future situation. Referrals to third parties are only made with your consent, in line with our privacy policy. A payment may be made to the person or organisation that referred you to Blue Chip Private Wealth Pty Ltd, and Blue Chip Private Wealth Pty Ltd and/or your adviser may receive a payment for a referral provided. This referral arrangement will be discussed with you in advance and we will seek your permission to provide any information to an external party. All remuneration, including referral payments will be disclosed in your Statement of Advice. Should you have any questions please feel free to ask your adviser.

Ongoing service and review

Management of your finances is a continuous process. It is important that your strategy and portfolio are regularly reviewed to be sure they continue to match your needs. We provide ongoing service to clients based on their 'Ongoing Service Agreement'. This is a separate agreement to the provision of initial advice. Fees for this service are outlined in the Ongoing Service Agreement.

What information do we maintain in your file when you receive advice? Can you examine your file?

We need to know your objectives, financial situation and needs before recommending any financial services or products to you.

You have the right not to share this information if you do not wish to. In that case, we are required to warn you that you risk receiving advice that is not appropriate to your situation and/or needs. You should consider the warnings carefully.

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

If you wish to examine your file, we ask that you make a request in writing and allow up to 14 working days for the information to be forwarded to you. We may charge a fee to recover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.



BLUE CHIP PRIVATE WEALTH

Plan Build Protect Wealth

Ongoing client contact

Customer service is very important to Blue Chip Private Wealth Pty Ltd and MFG Advice has a client satisfaction survey program. This is an opportunity for you to provide us directly with confidential feedback on your experience with us.

Participating in the survey is voluntary. All information we receive is treated in the strictest confidence and this is used only by us to assess and improve our services.

If you have a complaint about the financial services provided, who can you complain to?

We pride ourselves on providing quality financial services, but should you be unhappy with our service, MFG Advice maintains a 'complaints handling policy' and is committed to an objective, reasonable and timely solution of a complaint.

The MFG Advice internal complaints handling process is as follows:

- You should first contact your adviser and tell him/her about your complaint.
- If you are unable to resolve the complaint, please contact:

The Complaints Manager
MFG Advice Pty Ltd
P O Box 2249
Ivanhoe East Vic 3079

After this, your complaint will be investigated, and a response will be prepared and sent to you within 14 business days (or longer if agreed by you).

- We shall endeavour to resolve the complaint promptly and impartially with you.
- If we are unable to satisfactorily resolve the complaint with you within 45 business days, then you have the right to refer it to the Financial Ombudsman Service (FOS).

FOS is an independent external complaints resolution scheme which is free of charge to you. MFG Advice is a member of this scheme, as required by law.

FOS can be contacted on 1300 780 808 or at: www.fos.org.au.

You can also write to them at:

Financial Ombudsman Service
GPO Box 3
Melbourne, Vic 3000

ASIC also has an information line on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.