

# Financial Services Guide

## Our Licence Details

Strategy First Financial Planning Pty Ltd  
Australian Financial Services Licence No 290771  
(ABN 69 114 540 528)

This guide complies with the ASIC class order 04/194.

## Contact Us

Level 1, 696 Pittwater Rd Brookvale  
PO Box 116, Brookvale BC NSW 2100

Phone: +61 (02) 9939 4686  
Fax: +61 (02) 9939 4730

Email: [contact@strategyfirst.com.au](mailto:contact@strategyfirst.com.au)  
Website: [www.strategyfirst.com.au](http://www.strategyfirst.com.au)

At Strategy First, we offer genuine Fee for Service financial planning.  
We only charge fees for the services we deliver.  
We recommend investments and strategies based purely on your needs.  
This is a relationship focused on achieving your financial goals.  
No Commissions  
No Conflicts of Interest  
Just Independent Advice.

## PURPOSE OF THIS GUIDE

Before providing personal financial advice, Strategy First (Strategy First Financial Planning Pty Ltd), must provide you with a Financial Services Guide (FSG). The purpose of the FSG is to convey important information about the following:

- The services we offer
- The financial products we can recommend
- Our advice process
- How we are paid
- Any conflicts of interest, and
- Our complaints resolution procedures

**You should retain this document and any updated versions provided by Strategy First.**

## DOCUMENTS YOU WILL RECEIVE

1. To provide you with financial advice, we must first gather all relevant information, which involves you completing a **Client Questionnaire**.
2. Prior to commencement of any services, we will provide you with a **Letter of Engagement to sign**, which establishes the level of service and the agreed fee.
3. We then go ahead and develop your written **Statement of Advice (SOA)**. This document will enable you to make an informed decision on whether to act on the advice we have provided.
4. Should you retain our services on an ongoing basis, we will provide you the associated advice in the form of either an **additional Statement of Advice** or a **Record of Advice (ROA)**, which relies on the information provided in the previous SOA.

You may request a copy of any SOA or ROA provided to you for up to 7 years after the date it was provided. You can request a copy by contacting us.

5. If we recommend a financial product, we will provide a document called a **Product Disclosure Statement (PDS)**. It contains additional information about the financial product, such as how it works, the risks and the fees.

You should not act on any advice until you have received, read and understood these documents.

We will help you understand these documents as part of the advice process.

## WHO IS PROVIDING THE ADVICE?

Strategy First is a holder of an Australian Financial Services Licence and has authorised the following Advisers:

### David Hardman

Since June 1997, David Hardman has been operating as a Licensed Financial Planner

David has completed the following studies:

- Degree in Economics:  
University of Tasmania.
- Post Graduate Studies of Financial Planning:  
The Securities Institute of Australia.

### Patrick Anwandter

Since June 1995, Patrick has been operating as a Licensed Financial Planner.

Patrick has been awarded the highest academic mark in the Professional Certificate in Self Managed Superannuation by the University of Adelaide and is a SMSF specialist Adviser via the SMSF Professionals Association of Australia (SPAA).

Patrick has achieved a top 50 ranking in the Personal Investor/ AFR Smart Investor magazine Masterclass from 2001 to 2006 and again in 2009.

Patrick has completed the following studies:

- Diploma of Financial Planning:  
Deakin University.
- Bachelor of Commerce (Economics and Finance):  
University of Western Sydney, Nepean.
- Graduate Diploma of Applied Finance and Investment:  
Securities Institute of Australia
- Certificate in Self Managed Superannuation Funds:  
University of Adelaide

### David Price

Since June 2000, David Price has been operating as a Licensed Financial Planner.

Prior to June 2000, he spent five years in the Funds Management Industry.

David has completed the following studies:

- Graduate Diploma in Financial Planning:  
Deakin University.
- Undergraduate Studies in Financial Markets:  
Securities Institute of Australia.
- Postgraduate Studies in Applied Finance:  
University of Technology, Sydney.

## WHAT ADVICE CAN I RECEIVE?

Strategy First Representatives are trained and authorised to provide the following advice:

- Personal Budgeting and Cash Flow Management.
- Financial Strategies.
- Borrowing.
- Personal Insurances.
- Superannuation and Retirement Planning.
- Self Managed Superannuation Funds. <sup>(1)</sup>
- Effective Financial Structuring.
- Estate Planning.
- Asset Allocation.
- Investment Selection and Ongoing Management.
- Executive Remuneration Planning, including the use of Derivatives.

<sup>(1)</sup> **Specialists qualifications and SPAA accreditation via Patrick Anwandter.**

They are also authorised to provide advice on the following general and personal financial products:

- Annuities and Pensions.
- Cash and Term Deposit.
- Derivatives.
- Lending Facilities (Margin Loans and Home Loans)
- Government Bonds and Debentures.
- Life Insurance Risk Products.
- Listed and Unlisted Property.
- Self Managed Superannuation Funds.
- Superannuation Funds / Retirement Savings Accounts.
- Shares and Other Listed Securities.
- Wrap and Master Trust Accounts.

### Approved Product List

Only products approved by Strategy First can be recommended.

A copy of the Approved Products List can be supplied upon request.

## WHAT CAN I EXPECT?

When you join Strategy First, there are a series of steps we will go through, including the three stages of our advice process: strategy development, implementation and ongoing review.

The full client experience is outlined below and is designed to ensure we gain a sound understanding of your current position, your objectives and what advice is most appropriate.

### 1. Initial Meeting

We will use this time to discuss your needs and to determine if and how we can be of assistance.

We will also answer any questions you may have regarding this FSG, the services we provide, the client process and our fees.

### 2. Gather Information

The Client Questionnaire and all associated documents allows us to better understand your current situation, objectives, personal profile, experience with investing and other financial matters.

### 3. Prepare Statement of Advice

We will consider your options for wealth creation, taxation, debt management, personal risk management, superannuation, estate planning and social security. Based on this analysis, we will provide a written recommendation, which we refer to as a Statement of Advice (SOA).

### 4. Meeting to Review Statement of Advice

This meeting(s) will make sure you understand the recommendations provided, the associated risks, the benefits and the costs to implement.

### 5. Implement Agreed Recommendations

We implement as per the Statement of Advice, after you understand the recommendations and have provided Strategy First with a signed Authority To Proceed.

### 6. Review Services

We periodically review your current situation, your objectives, market conditions, changes to legislation and the appropriateness of previous recommendations.

## WHAT CAN I EXPECT TO PAY?

Strategy First Financial Planning charges on a **“Fee for Service” basis**, which means you pay a set fee based on:

- Time
- Level of expertise needed
- Complexity

Our fees are transparent and agreed by you up front.

We rebate all commissions and brokerages from product providers or financial institutions. We **do not** receive any volume rebates, incentive or bonuses.

Strategy First breaks the Strategic Planning Process and the associated Fees into **4 separate stages**.

At your initial meeting, your adviser will confirm which fees will apply based on your specific situation.

### 1. Strategic Advice

We charge an agreed fee to provide our recommendations in a Strategic Statement of Advice, which may include:

- Cash Management and Budgeting
- Debt Management
- Financial Structuring and Tax Planning
- Wealth Accumulation
- Superannuation
- Personal Risk Planning
- Estate Planning
- Retirement Planning and Superannuation

The following table gives an estimate of fees you will pay, depending on the complexity of the advice provided.

Type of SOA	Estimated Fee (incl. GST)
Basic	\$1,650 - \$3,300
Standard	\$3,300 - \$6,600
Complex	\$6,600 - \$11,000

You will receive an estimate of the cost before work is commenced in a Letter of Engagement.

**As part of our Pricing Policy and as our commitment to genuine “Fee for Service” advice, Strategy First will rebate 100% of any product commissions received.**

### 2. Investment Recommendation

After or in place of the Strategic SOA, we may be required to make a recommendation regarding the investment of monies.

This requires an additional Statement of Advice and the cost will vary pending the complexity of your situation, such as existing investments, capital gains tax calculations or existence of multiple portfolios.

Fees range from **\$1,650 to \$4,400**.

**No** entry fees, up front commissions or percentage based on the size of assets is charged.

### 3. Implementation

For the actual administration of your Investments, Insurance, Superannuation and Estate Planning needs, we charge on a time and materials basis. All commissions are rebated.

### 4. Ongoing Services and Fees

For ongoing advisory and money management services, we charge an annual retainer. As with all other work, the fee level varies depending on the time involved, the complexity of and the risks associated with your portfolio(s).

Service Level	Annual Retainer (incl. GST)
Minimum	\$1,650
Standard	\$2,750 - \$5,500
Standard Plus	\$5,500 - \$11,000
Premium	\$11,000 - \$22,000
Premium Plus	By Negotiation

### Special Projects or Services

At Strategy First, we appreciate each client is different and has different needs. For these clients where our “standard services” are not applicable, we charge on a time and materials basis.

Our current hourly rates are:

Employee / Advice	Hourly Rate (incl. GST)
SMSF Technical Advice	\$385 - \$440
Financial Planner	\$275 - \$352
Paraplanner	\$165 - \$242
Administration	\$88 - \$132

\*\* Please note all fees are subject to change without notice.

## DO ANY RELATIONSHIPS OR AGREEMENTS AFFECT THE ADVICE YOU PROVIDE?

### No Conflicts of Interest

Strategy First declares that no relationships exist with financial product providers or financial institutions that will affect the advice provided.

If we become aware a conflict of interest exists, then we will inform you before advice is given.

### No Commissions

All employees are paid a salary and do not receive product commissions, brokerages or sales incentives.

An annual bonus may be paid to employees based on either their individual performance or the performance of the company.

We do not permit any product related incentives or bonus to be received by it or any of its representatives. Representatives may participate in training, minor refreshments or entertainment, provided they are of less than \$300 in value for any single source over the course of the year.

Strategy First does negotiate reduced charges on some recommended investments or products. Any benefits are passed onto clients using those products. We do not accept any form of incentive in these arrangements.

We do not own or distribute any of our own financial products.

### Referrals

While we welcome referrals, Strategy First does not provide any incentive payment to the referring party. Nor do we expect payment from other professional firms (such as banks or other institutions) to whom we refer our clients.

### Professional Indemnity Insurance

Strategy First holds Professional Indemnity Insurance, which is designed to protect our clients in the event of a loss from an error or negligence on behalf of Strategy First or its employees. This meets ASICs requirements and covers past and present Advisers.

The amount of cover is \$3 million for any one claim and in the aggregate. This policy does not cover losses from normal market movements.

If you would like more information regarding this cover, please request this from our office.

### Risks

We will explain any significant risks of financial products and strategies we recommend to you. If we do not do so, you should ask us to explain them to you.

## OTHER RELEVANT INFORMATION

### Exchanging Private Information

Please provide all instructions to act on your behalf in writing via fax, post or email.

Your privacy is important to Strategy First. To learn more about the collection and use of your personal information by Strategy First, please see our Privacy Policy.

We maintain records of your objectives, financial situation and needs. We also maintain records of recommendations made to you. If you do not provide us with the information requested, we may not be able to provide you with the services you require.

If you wish to examine your file, please ask and allow 14 working days for your information to be forwarded.

To contact Strategy First, phone (+612) 9939 4686 or via email: [contact@strategyfirst.com.au](mailto:contact@strategyfirst.com.au)

### Complaint Procedure

If you have a complaint about our financial services, we will try to resolve your complaint quickly and fairly.

Please use the following steps:

1. Call or email your financial planner and advise them of the issue.
2. If your complaint is not satisfactorily resolved within three business days, please lodge your complaint in writing to:
 

Diana Plenty  
Operations Manager  
Strategy First Financial Planning Pty Ltd  
PO Box 116  
Brookvale BC NSW 2100  
Email [dianap@strategyfirst.com.au](mailto:dianap@strategyfirst.com.au)
3. If the complaint cannot be resolved to your satisfaction, you have the right to refer the matter to the Financial Ombudsman Service (FOS). This is free of charge.

This is an independent external dispute resolution service, of which Strategy First is a member.

The contact details for FOS are below:

Address: Finance Ombudsman Service (FOS)  
GPO Box 3, Melbourne VIC 3001  
Phone: 1300 780 808  
Fax: (+613) 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Website: [www.fos.org.au](http://www.fos.org.au)

ASIC also has a free information line. You may use them to make a complaint and obtain information about your rights.  
Phone: 1300 300 630