



# FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) explains Humble Goode Financial Pty Ltd's financial service offering. It is a legal requirement that you be provided with an FSG. It has information on:

- **Documents** you may receive from your adviser
- The **relationship** between your adviser and Humble Goode Financial Pty Ltd
- The **financial services** your adviser can provide
- How your adviser and associated entities are **remunerated**
- How **complaints** are resolved
- Humble Goode Financial Pty Ltd's **privacy policy**
- **Safe money management** practices
- Your adviser's **profile**

If any part of this document is not clear, please speak to your Financial Adviser

## Independent financial advice

Head Office: Unit 8 / 26 The Parade West, KENT TOWN SA 5067

Postal: PO BOX 2068, KENT TOWN SA 5071

Ph: (08) 8362 3755 Fax (08) 8363 0622 [planning@humblegoode.com.au](mailto:planning@humblegoode.com.au) [www.humblegoode.com.au](http://www.humblegoode.com.au)

Humble Goode Financial Pty Ltd  
ABN 69 142 070 808, Australian Financial Services Licence No. 349026

## Other documents you may receive

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### *Statement of Advice*

If your adviser provides personal advice tailored to your personal circumstances and needs, you will receive a Statement of Advice (SoA). The information contained in the SoA will help you make an informed decision in relation to the advice provided. It also sets out the advice, the reasons for the advice and details about any remuneration payable.

### *Record of Advice*

If you were previously issued with a Humble Goode Financial Pty Ltd SoA, certain circumstances may allow the provision of further advice without the need for a further SoA. Where this is the case, you are entitled to request a Record of Advice (RoA) within 7 years after the advice was provided. The RoA can be requested from your adviser and will detail the further advice and the basis of those recommendations.

### *Product Disclosure Statement*

You will receive a Product Disclosure Statement (PDS) if your adviser recommends a financial product or offer to arrange the issue of a financial product on your request. The PDS contains information about a financial product's features, fees, benefits and risks.

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## The relationship between Humble Goode Financial Pty Ltd and your adviser

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### *Humble Goode Financial Pty Ltd*

Humble Goode Financial Pty Ltd (AFSL 349026) is an independent advisory practice in Kent Town and is a principal member of the Association of Independently Owned Financial Planners.

### *Your Adviser*

Your adviser will either be an employee or director of Humble Goode Financial Pty Ltd. As an Authorised Representative, your adviser will be acting on behalf of Humble Goode Financial Pty Ltd when providing the financial services offered in this FSG and is authorised to issue this FSG with their profile attached. As an Australian Financial Services Licensee, Humble Goode Financial Pty Ltd is responsible for the advice and financial services provided to you except as set out below in '*Services Humble Goode Financial Pty Ltd is not responsible for*'.

### *Services Humble Goode Financial Pty Ltd is not responsible for*

Humble Goode Financial Pty Ltd is only responsible (together with your adviser) for services offered by your adviser as a Humble Goode Financial Pty Ltd Authorised Representative and not in any other capacity including as an accountant or tax agent, such as:

- Taxation advice and services such as completing tax returns;
- Accounting and audit services;
- Self Managed Super Fund compliance and administration services;
- Business or legal advisory services and referrals;
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, solicitor's or other mortgage schemes, derivatives, general insurance, direct international shareholdings or any products that only require disclosure using an information memorandum; or
- Any other services not provided Humble Goode Financial Pty Ltd.

In all your dealings with your adviser you must satisfy yourself as to who is responsible for the advice or service. If you require further clarification please contact Humble Goode Financial Pty Ltd on 08 8362 3755.

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# The financial services and products provided

As an Authorised Representative of Humble Goode Financial Pty Ltd, your Adviser can offer placement services, general advice or advice tailored to your personal circumstances and needs in relation to the following:

Financial Services	Services such as:	Utilising financial products such as:
Wealth Creation	Investment strategies Savings plans	Deposit products such as Cash Management Trusts and Term Deposits, Managed Funds, Master Trusts, wrap accounts, listed securities (shares) and investment loans.
Wealth Protection	Personal insurance planning Business insurance planning	Death, permanent disability, trauma & income protection, business overheads and key man insurance.
Retirement Planning	Personal Superannuation Business Superannuation	Corporate, personal and Self-Managed Super Funds, approved deposit funds, Allocated Pensions, Term Allocated Pensions and complying annuities.
Social Security	Benefit eligibility and maximisation	
Ongoing Advice	Ongoing advice and formal reviews in relation to your financial situation	

## Approved Products

Humble Goode Financial Pty Ltd uses the research of independent research providers, such as Mercer, MorningStar, Buy/Sell Signals & SCE to select a range of high quality products. While there may be other products also suitable to your needs, your adviser will generally only provide financial advice on those products on the Humble Goode Financial Pty Ltd Approved Product List (APL). Ask your adviser if you would like more information on the APL. The ability of your adviser to recommend some of the products on the APL may be limited due to some additional accreditation requirements of some financial institutions. Where this is the case, additional information is provided in your adviser's profile attached to this FSG.

## Asset Protection

If you have existing products that are not approved by Humble Goode Financial Pty Ltd, your adviser may be able to make recommendations on their ongoing appropriateness for strategy purposes, but it is not permitted to make recommendations on the placement of funds into new products that are not on Humble Goode Financial Pty Ltd's APL (such as industry superannuation funds) without prior approval based on research. If no research exists, Humble Goode Financial Pty Ltd will never use or recommend an external product.

## What you will receive when provided with a financial service

It is our goal to promote long term investment strategies and to not take unnecessary risks with your investments. Humble Goode Financial Pty Ltd will not frequently switch your investments or make speculative investments using unregulated products.

When you engage in our services we will work with you to understand your needs and objectives based on your own individual circumstances. We will explain the scope of our advice, including what services we are not providing, the basis for the advice given and the cost of implementing that advice.

If we think it necessary to provide you with a Statement of Advice (SOA), we will explain why we consider it to be necessary and will give a full rundown of total costs before it is created. In the SOA we justify the reasons for our decisions and give you the opportunity to question any parts of the document. It is our intention that you completely understand all aspects of the advice we are providing in the SOA.

# Humble Goode Financial Pty Ltd & your adviser's remuneration

**All new clients may receive a complimentary, no obligation introduction to Humble Goode Financial Pty Ltd's services which excludes any financial advice. The cost of subsequent services will depend on the nature of the service provided.**

Humble Goode Financial Pty Ltd and your adviser may receive remuneration, commission, benefits and other incentives through a combination of any of the methods described below:

## Fees

Before the provision of any advice or service, your adviser will outline for your approval any fees that apply. You may choose to pay these fees directly or from the financial product(s) you are invested in and it may be based on:

- A dollar amount;
- A percentage of the amount invested;
- An hourly rate; or
- A combination of some or all of the above.

Further details on fees are provided in the attached *'Your adviser's profile'* section.

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## Commissions

Commissions may be paid by the organisations that issue the financial products recommended and the percentage varies depending on the product:

- Upfront commission is an amount deducted by the product provider from initial investments.
- Ongoing commission is a percentage of the value of ongoing investment balances and is calculated at the end of each month the investments are held.
- Commission on insurance products is based on a percentage of the premium paid.

If a direct fee is charged, your adviser may rebate some or all of the above commission.

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## Personal Choice Private Disclosure

**“Disclosure:** Humble Goode Financial Pty Ltd advises that it holds one share in Personal Choice Management Pty Ltd (PCM) which company is the owner of the Personal Choice Private(PCP) product offered in the PCP/Asgard Public Disclosure Document. PCM meets the costs of the services provided by the Administrator and the Trustee and is thereby entitled to receive an administration fee for such services based on a formula which relates to the funds under management (FUM). PCM Shareholders are entitled to receive a dividend/capital (if any) based on the success of the Company which is not related to the returns on, or performance of, clients' capital. PCM is not the Licensee responsible for the PCP product and does not provide any financial advice regarding the PCP product offered.”

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## Referrals

If you have chosen to use Humble Goode Financial Pty Ltd based on a recommendation, the third party may receive a fee, commission or other benefit, such as a gift voucher, for the referral. Your adviser may also receive a benefit for referring you to third parties for specialist services.

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## Fund manager payments

Humble Goode Financial Pty Ltd may receive payments from financial institutions, based on the average balance of all funds placed by Humble Goode Financial Pty Ltd advisers in each relevant institution's investment option(s). These payments are not shared with your adviser.

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## Alternative remuneration

Humble Goode Financial Pty Ltd and your adviser may receive alternative remuneration, such as entertainment and gifts, from financial institutions. In accordance with the Industry Code of Practice, both Humble Goode Financial Pty Ltd and your adviser must maintain a register of all material alternative remuneration paid and received. Copies of these registers are available on request within 7 working days.

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Humble Goode Financial Pty Ltd collects and retains 100% of all fees and commission. Where personal advice is provided, any fees, remuneration, commission, benefits and incentives relating to the advice and the financial products recommended, will be disclosed in writing in your Statement of Advice. For other financial services, you may request details of any remuneration before any financial services are provided.

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## Complaint resolution procedures

If the level of service or quality of advice provided by your Adviser fails to meet your expectations you can contact us by following these steps:

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<b>Step 1</b>	Contact your adviser to see if your complaint can be resolved.								
<b>Step 2</b>	<p>If not satisfactorily resolved within 5 business days, please lodge a written complaint to:</p> <table><tr><td>Attention:</td><td>Complaints Resolution Manager Humble Goode Financial Pty Ltd</td></tr><tr><td>Please post to:</td><td>PO Box 2068 KENT TOWN SA 5071</td></tr><tr><td>Or email to:</td><td><a href="mailto:planning@humblegoode.com.au">planning@humblegoode.com.au</a></td></tr><tr><td>Or Fax to:</td><td>(08) 8363 0622</td></tr></table> <p>Alternatively you can call on (08) 8362 3755 and ask to speak to the Complaints Resolution Manager.</p> <p><b>We aim to promptly resolve complaints at step 1 or 2.</b></p>	Attention:	Complaints Resolution Manager Humble Goode Financial Pty Ltd	Please post to:	PO Box 2068 KENT TOWN SA 5071	Or email to:	<a href="mailto:planning@humblegoode.com.au">planning@humblegoode.com.au</a>	Or Fax to:	(08) 8363 0622
Attention:	Complaints Resolution Manager Humble Goode Financial Pty Ltd								
Please post to:	PO Box 2068 KENT TOWN SA 5071								
Or email to:	<a href="mailto:planning@humblegoode.com.au">planning@humblegoode.com.au</a>								
Or Fax to:	(08) 8363 0622								
<b>Step 3</b>	<p>If a satisfactory outcome is not reached within 45 days you have the right to make a complaint, free of charge, to the Financial Ombudsman Service Limited (FOS) on 1300 780 808 or <a href="mailto:info@fos.org.au">info@fos.org.au</a>.</p> <p>Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.</p>								

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## Your privacy

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Information acquired by Humble Goode Financial Pty Ltd in the course of providing services will not be disclosed to other parties without your express consent, except as required by law or professional obligation. Please refer to our privacy statement on [www.humblegoode.com.au](http://www.humblegoode.com.au) for more information. If you wish to review your personal information held by Humble Goode Financial Pty Ltd please contact us on 08 8362 3755 or email [planning@humblegoode.com.au](mailto:planning@humblegoode.com.au).

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# Safe Money Management Practices

We recommend you always adhere to the following safe money management practices.

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- Only act on financial product advice received from Authorised Representatives of Humble Goode Financial Pty Ltd and always read the relevant Product Disclosure Statement before investing in a financial product.

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  - Ensure any cheques you draw can only be used for the purpose intended by always:
    - Making your cheques for investments payable to the Financial Institution in the format of 'Trustee' – 'Fund Name' – 'Your Name';
    - Crossing your cheque 'not negotiable' and crossing out 'or bearer'.

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  - Make sure you receive written confirmation of your investment from the Financial Institution or Share Registry within 3 weeks of investing. Please also check that the investment was made in the correct name, fund or share.

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  - All financial statements should be sent directly to you from the Financial Institution, not via a third party (this includes your Adviser). You should receive a new statement at least once a year and you should check all transactions that have taken place since the previous statement.

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  - Do not appoint anyone from your adviser's firm as your Personal Representative/Agent, Power of Attorney or Account Operator as it allows them to redeem your investments. Please note that appointing your investment adviser as an authorised nominee for online broking transactions, does not give them the ability to redeem your investments.

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  - Give careful consideration to the establishment of an Enduring Power of Attorney as it authorises an individual to sign on your personal, business or Self Managed Super Fund (SMSF) bank accounts or cheque books.

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  - If you have a Self Managed Super Fund (SMSF), and your adviser's firm recommended the investment strategy, placed the investments and/or administers your SMSF, an unrelated **partner** or accounting firm must audit your fund.
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# Your adviser's profile

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## *Humble Goode Financial Pty Ltd*

Representatives

1. Victor Vu
2. Adam Kerr

The above are Representatives of Humble Goode Financial Pty Ltd. Our firm's advisers listed above will provide the financial services set out in this guide, in their capacity as Representatives of Humble Goode Financial Pty Ltd.

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## *Victor Vu*

ASIC Authorised Representative Number: 330836

Victor Vu is an Authorised Representative of Humble Goode Financial Pty Ltd. He has over 12 years experience working in the Financial Services Industry & over 7 Years of Financial Advice Planning experience. He has attained a Bachelor of Finance from University of Adelaide, an Advanced Diploma of Financial Services (Financial Planning) and is a Certified Financial Planner & member of the FPA.

Remunerated by salary.

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## *Adam Kerr*

Adam Kerr is a Representative of Humble Goode Financial Pty Ltd. He has over 3 years experience working in the Financial Services Industry & over 3 Years of Financial Advice Planning experience. He has attained Bachelor of Laws and Legal Practice and a Bachelor of Commerce (Finance) from Flinders University, is RG146 compliant & a member of the Law Society of South Australia.

Remunerated by salary.

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## *Your Team*

Humble Goode Financial Pty Ltd is born out of Stanway Humble Goode (Chartered Accountants), meaning our emphasis is on providing tax-effective planning strategies with a sensible and structured, longer term approach to investment.

Victor and Adam, as directors of Humble Goode Financial Pty Ltd, combine their knowledge in the disciplines of accounting, finance and law to provide you with holistic advice, ranging from financial strategies to estate planning and aged care.

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## *Your instructions*

You may provide instructions to your adviser by post, email, fax or telephone.

### **Contact Details:**

Humble Goode Financial Pty Ltd

Unit 8 / 26 The Parade West, Kent Town SA 5067

Phone: 08 8362 3755

Fax: 08 8363 0622

Email: [planning@humblegoode.com.au](mailto:planning@humblegoode.com.au)

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All fees and commissions outlined in this profile are inclusive of GST.

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### Advice fees

For personal advice, the preparation of a Statement of Advice is required (except in situations where a Record of Advice applies as set out on Page 2 under the heading “Other documents you may receive”). Our total fee for the preparation and implementation of the Statement of Advice is calculated as a percentage of the dollar amount invested, subject to the averages in the fee schedule below. Should this amount fall below the minimum preparation fee of \$2,200.00 then the minimum preparation fee may apply.

Investment amount placed	Average portfolio charge
first \$200,000	\$2,200 on \$200,000
next \$200,000	\$3,500 on \$400,000
next \$600,000	\$4,500 on \$1,000,000
over \$1 million	\$5,500 on \$1,000,000+

Should you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

For strategy advice, restrictive advice or supplementary services, such as research or comparison studies, our fee will be calculated on a time basis of \$275.00 per hour.

Humble Goode Financial Pty Ltd may retain a portion of fees and commissions received from the providers of the underlying products. Where this applies all fees and commissions will be disclosed in your Statement of Advice.

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### Ongoing service fees

Regular reviews of your financial situation are essential to ensure you stay on track to reach your goals. The cost and services to be provided will be established by mutual agreement. Our minimum review fee is \$275.00 per hour, subject to any previous agreements entered into. For investment reviews, the fee is capped at the greater of the minimum review fee or 1.5%pa of your portfolio balance (including ongoing commission received from Financial Institutions). This cap does not include ongoing commission received on investment loans or any ongoing fees and commission payable to Humble Goode Financial Pty Ltd. Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$275.00 per hour may be applied.

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### Non-advisory investment fees

**Managed funds:** A fee of \$150 per investment transaction (excluding any non-rebateable component of fund manager fees) will be applied, plus any applicable ongoing commission paid by the product provider.

**Share transactions:** A fee of 1.1% (includes both adviser and broker charges) of the amount to be invested will be applied, subject to a minimum adviser fee of \$150 per transaction.

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## ACKNOWLEDGEMENT OF RECEIPT

Please sign below to acknowledge that you:-

- Have received and understood the contents of this Financial Services Guide Version 2.0;
- Provide Humble Goode Financial Pty Ltd with authority to access Stanway Humble Goode Pty Ltd tax information and records; and
- Provide Stanway Humble Goode Pty Ltd with authority to access Humble Goode Financial Pty Ltd financial planning information and records (should it be required).

Full Name:

Client signature(s):

Date:

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