

Financial services guide

Purpose of this document

This Financial Services Guide (FSG) explains the financial services and advice provided by Caboodle Financial Services and your Financial Adviser (Adviser), who is an authorised representative of Caboodle Financial Services. 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 attached Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged.

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

Not Independent

Caboodle Financial Services may receive commissions associated with the issue of life insurance products.

For this reason, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'How we are paid' section for more information.

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help.

How can we help you?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

- Who we are
- Matters we can help you with
- The advice process & documents you may receive
- How we are paid
- Privacy
- If you have a complaint
- Other matters you might want to know
- Our relationships

If you need more information or clarification, please contact us.

Who is caboodle?

Deltaplan Financial Services trading as Caboodle Financial Services is an Australian Financial Services Licensee (AFSL) licensed by the Australian Securities & Investment Commission (ASIC). Caboodle endeavours to equip you to confidently anticipate and manage your money matters. We check in with you regularly to help you keep on top of things and give you access to our growing library of online resources so you can get to understand your 'money stuff' better.

This FSG is given to you by your adviser with the authority of Deltaplan Financial Services. When a member of our team provides financial services to you, they will be acting for you on behalf of Deltaplan Financial Services.

Your adviser will:

- advise you to the best of their ability
- deal with you efficiently, honestly and fairly
- tailor advice to suit your individual needs
- recommend products approved by Caboodle, and
- implement recommendations only after you have agreed they are appropriate for you.

Our contact details

Deltaplan Financial Services Pty Ltd trading as Caboodle Financial Services

ABN: 73 113 261 993

Australian Financial Services Licence Number: 483102

Tel: 1300 652 944

Fax: (02) 9475 1439

Email: info@caboodlefs.com.au

Web: www.caboodlefs.com.au

Postal Address: PO Box 121, Killara, NSW 2071

Registered Address: 4/14 Eastern Road, Turrumurra NSW 2074

Matters we can help you with

We can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Salary packaging
- Insurance services
- Gearing strategies
- Social security advice
- Estate planning
- Tax consequences of our financial advice
- Budgeting & cashflow management

In addition, we can offer you an on-going monitoring & review service for your personal financial plan.

We are licensed to provide financial product advice and deal in some or all of the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Superannuation
- Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You should carefully consider whether the range of services we provide is appropriate for your needs and circumstances.

The initial advice process & documents you may receive

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

Engagement & 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 & 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) or a link to an electronic copy of the 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 with 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.

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.

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

How to communicate with your adviser

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.

How we are paid

Initial Consultation

We provide the first video meeting with you at no cost.

This meeting is provided so we have the opportunity to understand your financial needs, for us to share what services we offer and how we might be able to assist you.

A quote for advice will be provided at the conclusion of the initial consultation. This quote will be based on the complexity and scope of advice required.

Initial Advice Fee

This may include:

- Collection of financial information
- Goal setting
- Research/investigation
- Modeling
- Cash Flow monitoring

- Preparation and presentation of Statement of Advice (SOA)

Depending on the type and complexity of advice provided, a Statement of Advice (SOA) will be provided. The cost can range from \$500 to \$5,000 excluding GST. Some advice reports are complex and require many hours to prepare. The specific amount will be quoted to you after your initial consultation. This will need to be signed prior to us proceeding with any advice preparation.

We may also receive a commission based on the insurance premium from the products we recommend. Any commissions will be specifically disclosed in the SOA. For new business the upfront commission ranges from 0% up to 66% of the first year's premium. Note: These commissions are paid by the product provider to your adviser and are not an additional cost to you. For example, on an insurance premium of \$1,000 paying 66% initial commission would be \$660 initially.

Depending on the advice you have sought and whether we receive a commission, we may rebate part or all of the commission we would receive.

Ongoing Advice Fee

Our ongoing service fee packages may be charged as a flat Fee for Service ranging between \$50 per month and \$500 per month (excluding GST) depending on the level of service required, with higher cost specialist packages available in certain circumstances.

Alternatively the ongoing advice fee is calculated as a percentage of funds under advice. In either case, these fees will be agreed between you and your adviser and will be shown separately from any other product or administration costs in your SOA.

These fees can be paid either as a direct deduction from your investment product or as a fee charged by regular direct debit from your bank account.

We may also receive a commission based on the insurance premium from the products we recommend. These will be specifically disclosed in the SOA. These commissions range from 0% and 30% p.a. of the ongoing annual premium. Note: These commissions are paid by the product provider to your adviser and are not an additional cost to you.

Fees for Specialist Work

The initial and ongoing fees outlined above represent the amounts that would be payable for services within the range of those typically provided. However, it is possible that you may seek special advice or services, which require more time and resources than would generally apply. This could be in the case of initial advice work, or ongoing services. If so, we will provide a separate quotation for those services and seek your agreement before this additional work commences.

Other benefits

Further details about other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in the SoA or Record of Advice (RoA).

Important: Please note that we do not accept cash, and cheques should be made payable to either the Fund Manager of the product you are investing in or Deltaplan Financial Services for any advice fees.

Our relationships

We do not receive a rebate, override or volume bonus directly from any product provider.

Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

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 is enclosed for your information.

To view a current version of Caboodle's Privacy Policy, please refer to our website: www.caboodlefs.com.au. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about your privacy.

Professional indemnity insurance

Deltaplan Financial Services currently has Professional Indemnity Insurance in line with legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by Deltaplan (but who were at the time of any relevant claim). If you would like further information please contact us on 1300 652 944.

We are a Member of the Association of Financial Advisers (AFA) and must comply with their code of conduct.

If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Peita Diamantidis, our Complaints Manager, at Deltaplan Financial Services on 1300 652 944 about your complaint and we will try and resolve your complaint within 45 days.

If after 30 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Australian Financial Complaints Authority and you can raise your concerns with them through the contact details below:

Australian Financial Complaints Authority	(P) 1800 931 678
GPO Box 3	(F) 03 9613 6399
Melbourne VIC 3001	info@afca.org.au
	www.afca.org.au

Peita Diamantidis

Peita is an Authorised Representative of Deltaplan Financial Services Pty Ltd (known as Caboodle) and is authorised to provide you with advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment schemes including Investor Directed Portfolio Services
- Life Products (including Life Products within Superannuation)
- Retirement Savings Accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

Education

- Bachelor of Economics (Actuarial Studies & Finance)
- Graduate Diploma Financial Planning
- Diploma of Financial Services (Finance/Mortgage Broking)
- FASEA Exam Completed & Passed - The exam is a required component of the education standard that all advisers are required to pass to provide personal financial advice to retail clients in respect of retail financial products.

Memberships

Association of Financial Advisers (AFA)

Experience

With 20 years in the financial services industry, Peita has worked with the international conglomerate right through to young couples looking to buy their first home and no matter the size of the financial transaction has been most valued for her ability to take complex financial situations and break them down to their fundamentals. Her translations make the financial world both easy to understand and easy to relate to, therefore ensuring her clients have the tools and information they need to make key financial decisions, along with the confidence to handle any obstacles that may occur along the way.

With a background in Actuarial Studies, Peita brings a deep understanding of the fundamentals of money and finance. That understanding, together with her years of experience witnessing complex financial transactions that very rarely led to great outcomes, has brought her to the realisation that in money, just like in life, the simplest approaches yield the best results.

With a quirky sense of humour and a deep and abiding love of movies, Peita is in the unique position of being able to use humour and storytelling to communicate the best way to approach an individual's finances.



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Authorised Representative No.
321298

Deltaplan Financial Services
Pty Ltd T/AS Caboodle
Financial Services

Corporate Authorised
Representative No. 324022

Hayley Pearse

Hayley is an Authorised Representative of Deltaplan Financial Services Pty Ltd (known as Caboodle) and is authorised to provide you with advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment schemes including Investor Directed Portfolio Services
- Life Products (including Life Products within Superannuation)
- Retirement Savings Accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

Education

- Diploma Financial Planning
- Advanced Diploma Financial Planning
- Diploma Business Management
- FASEA Exam Completed & Passed - The exam is a required component of the education standard that all advisers are required to pass to provide personal financial advice to retail clients in respect of retail financial products.

Memberships

Association of Financial Advisers (AFA)

Experience

Like most people, Hayley fell into the financial planning industry and hasn't looked back. Starting in administration, she worked her way through client services, para-planning and compliance to advising where she happily stands today. Hayley is passionate about removing the headaches from people's finances. Whether it be taking the time to simply explain things or building an action plan to help people achieve their dreams, Hayley loves to help solve problems. She also understands that managing money doesn't come easily to everyone, and over time has developed the ability to simply explain things that seem difficult to understand.

Beyond her work at Caboodle, adventuring outside brings Hayley a great deal of joy; whether it be walking her two dogs, maintaining her veggie garden or hiking through the bush.



Phone: 02 8412 3418

Fax: 02 9475 1439

hayleys@caboodlefs.com.au

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Authorised Representative No.
1254273

Deltaplan Financial Services
Pty Ltd T/AS Caboodle
Financial Services

Corporate Authorised
Representative No. 324022

Lee Emery

Lee is an Authorised Representative of Deltaplan Financial Services Pty Ltd (known as Caboodle) and is authorised to provide you with advice in the following areas:

- Deposit & Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment schemes including Investor Directed Portfolio Services
- Life Products (including Life Products within Superannuation)
- Retirement Savings Accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

Education

- Diploma Financial Services
- Advanced Diploma Financial Services
- FASEA Exam Completed & Passed - The exam is a required component of the education standard that all advisers are required to pass to provide personal financial advice to retail clients in respect of retail financial products.

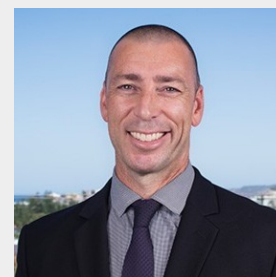
Memberships

Financial Planning Association (FPA)

Experience

Lee’s career within Financial Services spans more than 30 years, and both ends of the globe, working here in Australia and in the UK, and for the last 20 or so of those years he’s worked as a Financial Adviser. This work has given him an immense amount of satisfaction helping clients formulate a plan to achieve their goals as he believes fundamentally, that Financial Planning is about providing peace of mind - the more we understand, the less fearful we are. By educating his clients he can ensure they’re comfortable with and confident in the path they’re taking towards a secure future, and he finds it’s a process that is rewarding for both the clients and himself.

Outside of work he’s passionate about scuba diving, photography and anything that gets him out and about, actively enjoying what Australia has to offer.



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lee@caboodlefs.com.au
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Authorised Representative No.
1000178

Deltaplan Financial Services
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Financial Services

Corporate Authorised
Representative No. 324022