

# Financial Services Guide

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## Licensee:

Ramsay Planning Pty Ltd  
(AFSL 520748)

This Financial Services Guide (FSG) is authorised for distribution by Ramsay Planning.

Level 1 12-14 Thelma St  
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## Authorised Representatives:

Ramsay Financial Group (ABN 62 065 339 504)  
(ASIC# 243031)  
Stephen Ramsay (ASIC# 242671)  
Joshua White (ASIC# 436019)  
Level 1, 12-14 Thelma Street  
West Perth WA 6005

Authorised Representatives act on behalf of Ramsay Planning Pty Ltd which is responsible for the services that they provide.

## Purpose of this FSG

This FSG will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to the Authorised Representatives listed above.

## Ramsay Planning Pty Ltd

Ramsay Planning holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

## Our services

We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Personal risk insurance
- Managed investments
- Securities

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you, it will be explained thoroughly and documented in a Statement of Advice (SOA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products, we will provide you with a Product Disclosure Statement (PDS). The PDS contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in either an SOA or a Record of Advice (ROA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## **Fees**

All fees are payable to Ramsay Financial Group.

### **Advice Preparation Fee**

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Advice Implementation Fee**

If you decide to proceed with our advice, we may charge an additional fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### **Ongoing Services Fees**

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or

an agreed fixed fee which is paid monthly or as otherwise agreed.

The services and fees will be set out in the SoA or RoA that we provide to you.

## **Commissions**

We may receive commissions and other benefits from some product providers. Any commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

### **Insurance Commissions**

Ramsay Financial Group receives a one-off upfront commission when you take out a new insurance policy we recommend. We generally also receive a monthly commission payment for as long as you continue to hold the policy. Any commission will be documented in the SoA and is not an additional cost to you.

### **Investment Commissions**

Ramsay Financial Group may receive a commission payment from some investment providers, though this is rare. If applicable, this will be based on your account balance and may continue to be paid for as long as you hold the investment and will be documented in the SoA.

### **Other Benefits**

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Stephen Ramsay is the owner of Ramsay Financial Group and is remunerated through the profits that that company makes.

Joshua White is an employee of the Ramsay Financial Group and is remunerated via a salary and bonus based on an agreement with the company. He does not receive a set percentage of revenue from the clients he advises.

## **Not Independent**

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). This service is provided to you free of charge.

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected, and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website [www.ramsayfp.com.au](http://www.ramsayfp.com.au)