



Financial Services Guide (‘FSG’)

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You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to agreeing for us to provide you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, who is responsible for the advice, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, our privacy arrangements, our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in personally determining whether our services and product range are suitable having regard to your needs and financial circumstances.

Not Independent

Ironplan Financial is paid insurance commissions in relation to insurance advice and therefore is not independent, unbiased and impartial.

You should also be aware of the financial planning documents you may receive. You are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that considers your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

A Record of Advice (RoA) may be provided instead of a SoA if there have been no significant changes in your personal circumstances or, the basis of the advice has not significantly changed since your last SoA was provided. You have the right to request a copy of the RoA from your Adviser at any time up to 7 years from the date our representative gave the further advice to you. You can request the RoA by contacting the representative or us in writing or by telephone or by email.

Where you wish to engage our ongoing advice and review services, we offer this under discrete 12 month agreements. To ensure your advice continues to be appropriate for you, you engage these services as you require. We will need to confirm this engagement in writing and obtain your signed consent each year on a new engagement.

If we recommend or arrange for the issue of a financial product (other than securities), we will provide you with a Product Disclosure Statement (PDS) containing information about the product, such as its features and risks.

Before you receive our advice

Who will be providing the financial service to me?

Ironplan Financial Pty Ltd is the licensee and is responsible for the financial services you're your adviser provides you.

Your Adviser

Minh Chinh Van

BBus (Economic /Finance) AdvDipFP

Authorised Representative

ASIC no 1271832

Chinh has completed a Bachelor of Business (Economics & Finance) at RMIT University and other relevant qualifications including the Advanced Diploma of Financial Planning.

Chinh has been in the Financial Services Industry for over 7 years. Chinh is passionate about empowering clients and assisting them in making well informed financial decisions throughout their lives.

Ironplan Financial ensures your adviser:

- Undertakes continuing professional education to maintain their qualifications; and
- Has access to excellent technical support and up to date quality research reports on investment markets and products.

What types of financial services is Chinh and Ironplan Financial authorised to provide me, and what kind of products?

Chinh offers you the following trusted Ironplan Financial Pty Ltd Financial Services:

- Financial Planning, Investment Structuring and Wealth Accumulation
- Retirement Planning
- Risk Management and Protection of Assets
- Retrenchment and Redundancy Advice
- Life Insurance Advice
- Superannuation Needs
- Centrelink Advice
- Access to Direct Share Advice

Ironplan Financial and Chinh can provide advice and deal in the following Financial Products:

- Deposit Products
- Gov. Debentures, Stocks and Bonds
- Life Insurance Investment Products
- Life Insurance Risk products
- Managed Investments
- Securities/shares
- Retirement Savings Account Products
- Superannuation (excluding Self Managed Super Funds)
- Annuities and Pensions

What other complimentary services can we access?

Ironplan Financial currently do not have any referral arrangements in place.

We may refer you to other service specialists where we believe you may benefit from specialist advice. Ironplan Financial does not provide and is not responsible for the following services:

- Margin lenders;
- Credit products and services;
- General insurances services;
- Real estate and direct property advice;
- Administration of SMSF services; and
- Taxation, accounting and legal services.

How will I pay for the service?

Your adviser may charge you a fee for advice directly. The industry has moved to a Fee-for-Service approach.

We generally charge initial fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances and the agreed fee will be determined by the time and complexity involved.

Where appropriate and you require non-advisory implementation services, a fee will be pre-agreed based on the time it takes to implement your instructions.

These fees will be agreed with you upfront and may be charged directly to you or deducted from the product with agreement.

As a guide the indicative initial fee and ongoing service fees are GST inclusive and are as follows:

Indicative initial fees are agreed by negotiation and typically range between \$550 and \$1,650. For more complex advice, a higher asset based or flat fee may be quoted and pre-agreed by you based on the complexity of your financial arrangements and or the advice sought.

Indicative ongoing adviser service fees are by negotiation and would typically be charged at a rate under 1.1% of funds under advice deducted from your investment monthly.

For example, an investment of \$300,000 may attract an ongoing fee of \$275 per month (\$3,300 p.a.)

Our 12 month advice and review services generally include:

- Access to your adviser for ongoing advice aimed at keeping your original strategy and recommendations up to date with any changing personal circumstances and or regulatory updates;
- Periodic review and management of your investment portfolio; and

- Ongoing communication and or client seminars and briefings including new investment opportunities.

The exact fee, commissions and or other incentives amounts received by Ironplan Financial Pty Ltd and/or your adviser applicable to your advice will be personally disclosed prior to the advice being provided and will be documented in a Statement of Advice provided to you.

What payment methods are available to me?

When we send you an invoice (e.g., for the preparation of initial advice), you can select any of the methods of payment detailed on the invoice that is most suitable to you. You can pay by cheque or electronic funds transfer (EFT). Please note we are prohibited from receiving cash. Alternatively, with your signed consent and where appropriate, you can choose to have fees deducted from your investment or superannuation account by the platform/administration provider.

Will you provide me advice which is suitable to my needs and financial circumstances?

Yes, but to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. However, we will inform you the relevant information required to meet our legal obligations of ensuring appropriate advice in your best interests and warn you of any limitations or risks of us not having your full personal information. You should read these warnings carefully.

Normally we only offer advice that includes an ongoing review service to ensure your advice continues to be appropriate.

What should I know about the risks of the financial products or strategies you recommend to me?

Your adviser will explain to you any significant risks of financial products and strategies which he recommends to you. These risks are also detailed in the SoA, RoA and PDS documents explained at the front of this document.

Do you receive remuneration, commission or other benefits in relation to providing the financial services to me and how is that commission calculated?

Where a new life insurance company product has been recommended the issuer of the product will pay Ironplan Financial Pty Ltd an upfront commission. This commission ranges between 0.00% and 66.0% of your first year's premium.

Where a new life insurance company product has been recommended the issuer of the product will pay Ironplan Financial Pty Ltd an ongoing commission. This commission, which can vary depending on the product and is calculated at a maximum range of between 0.00% and 22.0% of premiums. All insurance commission is paid by the insurance product

provider and is not a direct additional cost to you.

For example, if the annual insurance premium is \$500 p.a. Ironplan Financial may receive up to a maximum of \$330 as an initial commission payment. Assuming the premium stays the same, each year, Ironplan Financial may receive up to a maximum of \$110 p.a. as an ongoing (trail) commission.

Where you nominate Ironplan Financial and/or your Adviser as the listed adviser on an existing insurance policy you own, we may receive any ongoing commissions from the product issuer.

Where we recommend a change to any of your existing insurance products, which results in the sale of additional cover, we may receive commissions on existing life insurance products at a higher rate. We will disclose this commission and how this is in your best interests in your SoA or RoA.

Where the services of a stockbroker are used to deal in shares, your adviser will receive between 0% and 50% of the brokerage amount paid to the stockbroker with your agreement and consent.

Ironplan Financial Pty Ltd charges your adviser a fixed fee to recover office and license administration expenses. The remainder is passed back to your adviser or his private company or trust depending on personal circumstance.

The exact amounts of any commissions and or other incentives received by me and the licensee relevant to your advice will be included in a Statement of Advice that your adviser will provide to you or disclosed verbally at the time your adviser provides any further advice.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes, we generally require that you instruct us in writing (including email and or fax). To arrange financial products and services on your behalf we rely on your signature or written word consent as your authority.

Please note that your email, mail and fax instructions will be deemed to have been received by us at the time your financial advisor reads the instruction and not the time you sent it. If you are working within tight time frames, please contact your financial adviser directly and alert them to your email, or fax. There may be special instruction requirements for some products and services, and these will be explained in the relevant PDS. We will try to execute all such instructions on the day of receipt. However, we cannot always guarantee same day processing.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Some product issuers make payments to us as sponsors for our client presentation and training events.

Advisers may also be entitled to receive benefits such as training, information or other benefits, such as tickets to sporting events. Each benefit may not exceed \$300 and will be recorded in an Alternative Remuneration Register. You may ask to see this register at any time, free of charge.

Who can I complain to if I have a complaint about the provision of the financial services to me?

If you have any issue or complaint about the service provided to you should contact Ironplan Financial's

Complaints Manager

Ironplan Financial Pty Ltd
PO Box 625, North Melbourne, VIC 3051
team@ironplan.com.au
0408 240 222

We will seek to resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services compliant resolution that is free of charge to consumers within its jurisdictional limits.

Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC 3001
Telephone: 1800 931 678 (free call).
Fax: (03) 9613 6399.
Email: info@afca.org.au.
Website: www.afca.org.au

The Australian Securities and Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Ironplan Financial Pty Ltd holds Professional Indemnity Insurance ('PII'), that meets the compensation requirements of the Corporations Acts 912B and ASIC's Regulatory Guide 126. The PII also provides cover for a period of time in relation to the conduct of past representatives/employees who may no longer work for Ironplan Financial Pty Ltd. If you have any questions about our compensation arrangements, please ask your representative.

Privacy Disclosure Statement

We are required pursuant to the Corporations Act, certain regulations issued by ASIC, and the Rules of Professional Conduct of the FPA, of which this adviser is a member, to collect information about you for the purpose of providing you with the following services:

- Preparation of your financial plan;
- Providing and managing your product and or services;
- Reviewing your investments and insurances;
- Other activities as directed by you; and or
- Running our business efficiently.

We will from time to time disclose information about you to authorised representatives of Ironplan Financial and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

We may also provide information about you to overseas entities, our regulators and the Financial Planning Association. By using our products or services, you consent to the collection and use of the information as described in our full Privacy Policy located on the footer of our website home page. This policy also details:

- How you can access the personal information we hold about you and ask for it to be corrected,
- How you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint; and
- How we collect, hold, use and disclose your personal information in more detail.

By asking us to assist with your financial needs and proceeding to engage our services, you consent to the collection and use of the

information you have provided us as detailed in our full Privacy Policy located in the footer of our home web page. www.ironplan.com.au.

If you prefer a hard copy, please let us know and we can provide this free of charge.

Please note we will update our privacy policy from time to time.

“We” and “us references in this document refer to the Licensee and its Authorised Representatives.

The Financial Planning Process

To provide you with an idea of what to expect from us, please see the below flow chart, which encompasses the financial planning process.

1. Data Collection

A fact-finding interview with you, intended to gather comprehensive financial information.

2. Data Analysis

Analysis of your personal and financial information in order to identify and assess relevant financial planning issues and achievement of your future goals and objectives.

3. Development of Recommendations

Consideration of available options in the formulation of financial planning strategies and the development of a comprehensive plan to effectively achieve your goals and objectives.

4. Preparation of a Statement of Advice (SOA)

An SOA is a disclosure document that assists you to understand the recommendations your adviser is making. By law, an SOA must be provided at the same time the advice is provided (with limited exceptions).

5. Implementation of the Agreed Recommendations

Completing and documenting administrative processes such as opening accounts, lodging application forms, arranging insurance and purchasing investments. Lodging all paperwork and obtaining all necessary signatures and approvals.

6. Review

Periodic review of your circumstances, investments and financial plan.