



## Financial Services Guide

Version 1

Issued 1<sup>st</sup> January 2015

The attached 'Adviser Profile' is part of this Financial Services Guide  
Hartmann Planning Pty Ltd has approved the distribution of this FSG.

---

### WHY IS THIS DOCUMENT IMPORTANT TO ME?

---

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 us providing you with a financial service. The matters covered by the FSG include what services we are authorised to provide you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them. The attached Adviser Profile will outline who we are and how we can be contacted. It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice (advice that takes into account 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 and/or commissions payable.

If our representative provides additional advice to you (relating to the advice provided to you in your original Statement of Advice) and your personal circumstances have not significantly changed, you may request a record of that further advice at any time up to 7 years from the date it is provided. You can request the record of advice by contacting the representative or to us in writing or by telephone or email.

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.

---



---

## BEFORE YOU RECEIVE OUR ADVICE

---

### What kinds of financial services are you authorised to provide me?

**Hartmann Planning can provide the following services:**

- Financial Planning Strategies
- Superannuation and Retirement Planning
- Life, TPD, Trauma, Income Protection, Key Man and Business Expenses Insurance needs
- Superannuation needs inclusive of Self-Managed Super Funds
- Tax Effective Planning
- Investments and Investment Strategy
- Asset Allocation
- Asset Protection
- Estate Planning
- Cash Flow Analysis and Budgeting

**We are licenced to provide advice on and deal in the following products:**

- Government Debentures, Stocks and Bonds
- Term Deposits
- Cash Management Trusts
- Australian Shares
- Australian Residential property
- Managed Funds
- Listed and Unlisted Property Investments
- Investment Platforms
- Wrap Accounts
- Master Trust Industry Superannuation Funds
- Life Insurance Investment Products
- Life Insurance Risk Products
- Managed Investment Schemes
- Securities
- Retirement Savings Account Products
- Superannuation
- Standard Margin Lending products



## Who will be providing the financial service to me?

Hartmann Planning PTY LTD (ABN: 19 133 143 147) holds its own Australian Financial Services License (460458) issued by the Australian Securities & Investments Commission (ASIC).

We do not represent a bank, Life Insurance Company, fund manager or superannuation provider, we are a privately owned company. We embrace the concept of best interest's duty and give priority to your interest ahead of our own. Because we hold our own Australian Financial Service licence (AFSL), we are free from many of the inherent conflicts associated with an institutionally aligned network of advisers. Our commitment is to act in the best interests of you, our client, and to act honestly, professionally, fairly and objectively in the provision of financial services. The processes we follow, demonstrate the priority we give to your interest ahead of our own.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence. This includes the need to have Professional Indemnity Insurance in place.

Our objective is to help you make smart decisions with your money so you can achieve financial security. We listen to your issues and take the time to understand your needs, concerns and values.

We work hard to educate you, explain your options and guide you through the decision-making process.

We can help with all your financial advice needs, whether your situation is straight-forward or out of the ordinary.

We're experts in superannuation advice, self-managed superannuation funds (SMSFs), retirement planning, life and income protection insurances, risk assessment and management, investment strategy and advice, wealth creation, tax planning, estate planning, cash flow analysis and budgeting, debt management advice, portfolio monitoring and reviews

You can also be sure we hold ourselves accountable to values that are uncompromised.

We believe:

1. In putting our clients' interests before our own;
2. In providing advice based on evidence and research;
3. In maintaining our professional skills at a high level;
4. In providing advice that can be trusted.

These values have enabled us to build strong and lasting relationships with our clients.

Our contact details are:

Business and Postal Address: 46 Deep Water Circuit, Pelican Waters, QLD, 4551

Phone: (07) 5439 7355

Email: [info@hartmannplanning.com.au](mailto:info@hartmannplanning.com.au)

Our financial services will be provided by our appointed Authorised Representative (Tim Hartmann) and information about Tim Hartmann is detailed in the attached 'Adviser Profile'



### **How will I pay for the service?**

There are three ways that you may pay for the services we provide to you. You should discuss these options with your adviser and agree on an option that best suits you. Any of the below payments will be made as agreed with you or to the extent permitted by law.

The options are as follows:

1. You may agree to a Fee for Service, based on the complexity of the advice or the time we spend preparing your SoA or RoA, the value of the funds you invest or for an inclusive advice and service package. If this option is agreed, we will invoice you directly.
  2. You may choose to have the agreed fee deducted from your account balance of your investment. These fees may be deducted as:
    - a) A contribution fee which will be deducted by the product provider from your initial investment amount when you proceed with a transaction;
    - b) An Adviser Service Fee that you may agree to with your adviser for ongoing advice and service in relation to your investment in certain products.
  - c). You may agree to pay for the service by a combination of a) and b).
-



## **FEES**

Your first meeting with us is complimentary. From this meeting we will determine if we can help you. If you are comfortable with moving forward with advice, we will present our Statement of Advice to you in writing. This document will include the fee for our work.

Our fee is determined by the scope and complexity of the advice and services provided to you.

The quoted fee will cover the following:

### **Advice**

The time taken by us to research, prepare and present your Statement of Advice (SoA). This can range from \$0 to \$5,500

### **Implementation of Advice**

Implementation of strategy and product recommendations in your SoA. This can range from \$0 to \$10,000.

### **Ongoing Advice**

Once we have implemented our recommendations we can provide ongoing advice services.

We do not charge clients by the hour for our service, and all phone calls and emails are not charged as an extra to our clients.

You can agree to a regular adviser service fee that can be deducted from either;

- Your investment
- Invoiced directly, which will be deducted from your personal bank account.

These fees can range from 0% to 2.2% of your balance.

For example; if you have \$100,000 invested, and we charge an ASF of 0.88%, the annual amount payable will be \$880. The ongoing fee received depends on the value of your investment. If say in 12 months' time, the investment amount remains unchanged, then the dollar amount of ongoing fees as shown above will continue to apply. The higher/lower the investment amount, the higher/lower the ongoing fee will be.

These services ensure that your advice remains up to date and includes reviewing strategies and investments and any changes required throughout the year. Full details will be provided in your SoA.

### **Third Party Advice**

From time to time additional advice may be required from other professionals.

We have relationships with a number of firms to assist our clients in this regard. Each is a trusted professional and an expert in their field.

We do have agreements with some of these professionals we refer you to, and we may receive a referral fee ranging from 0% to 20%.



## Commissions paid by Life Companies

When implementing personal insurances, commissions are usually paid by the insurance company upon successful completion of the policy.

1. Where a **life insurance** company product has been implemented, the issuer of the product will pay Hartmann Planning an **initial commission**. This commission ranges from 0% to 125% of your first year's premium. **This commission is paid from the Life Company and not an additional cost to you and is only paid if the policy is taken out by you.**
2. Where a **life insurance** company product has been held for over a year, the issuer of the product will pay Hartmann Planning an **ongoing commission each month that the policy is held**. This commission which can vary depending on the product is calculated in a range of between 0% and 25%. This commission is paid each quarter. **This is not an additional cost to you.**

For example; if your first year's premium is \$500 and we received 125% initial commission, we would be paid \$625. If your premium was \$500 for the following years and the ongoing commission was 25%, we would be paid \$125 for each year you hold the policy.

---

## Other payment information

Where you have been referred to me by someone else, and if I pay them a fee in relation to that referral, I will inform you in the Statement of Advice who will receive that fee and the amount they will receive. It isn't our normal policy to pay referral fees.

---

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

Hartmann Planning Pty Ltd has no ownership or contractual links with any financial product manufacturer that could restrict or unduly influence my choice of products or services. I have no particular incentive to recommend the product of one institution over another.

We do not receive alternative remuneration that may influence us.



---

## WHEN YOU RECEIVE OUR ADVICE

---

### **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. 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.

---

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

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

---

## YOUR PRIVACY

---

In order to comply with the requirements of the Privacy Act, we are required to advise you that Hartmann Planning holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial planning services including:

- the preparation of your Statement of Advice (SoA)
- the provision of financial planning advice to you
- making securities and investment recommendations
- reviewing your financial strategy
- reviewing securities and investment recommendations.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities & Investments Commission (ASIC) and the Rules of Professional Conduct of the Financial Planning Association (FPA), to collect information about you for the purpose of providing you with the services referred to above. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

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

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.



We collect information about you for the purpose of reporting to AUSTRAC under the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. If you wish to receive a copy of Hartmann Planning's privacy policy, please ask either your adviser or contact us via phone or email.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

---

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

Yes. You may specify how you would like to give us instructions in writing, for example by telephone or email.

---

## **IF YOU HAVE ANY COMPLAINTS**

---

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

Hartmann Planning is a member of the Financial Ombudsman Service.

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us and tell us about your complaint
2. If your complaint is not satisfactorily resolved within 5 days, please contact Hartmann Planning's Chief Operating Officer or put your complaint in writing and send it to Hartmann Planning Pty Ltd. We will seek to resolve your complaint quickly and fairly, and in any case, within 45 days of receipt of your complaint.
3. If the complaint cannot be resolved to your satisfaction, you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1800 78 08 08. This service is provided to you free of charge.



The Australian Securities and Investment 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.

### **Do you have Professional Indemnity Insurance and what level of cover?**

Yes. Hartmann Planning has comprehensive Professional Indemnity Insurance with a third party insurer that satisfies the requirements of s912B of the Corporations Act (as required by ASIC). Our insurance covers present and past representatives.

---

## **YOUR FINANCIAL PLANNER**

---

We will ensure your financial planner:

1. Only provides advice to you where they are competent to do so.
2. Completes ongoing training to maintain their competency.
3. Is provided with high quality technical support and investment research.
4. Is monitored and supervised.

You can rely on us to deliver professional advice and to stand by that advice.

Your adviser is:

Adviser name: Tim Hartmann

Authorised representative number: 312161

Phone: 07 5439 7355

Office address: 46 Deep Water Circuit, Pelican Waters, QLD, 4551

Postal address: 46 Deep Water Circuit, Pelican Waters, QLD, 4551

Email address: [info@hartmannplanning.com.au](mailto:info@hartmannplanning.com.au)

Web site: <http://www.hartmannplanning.com.au>



## PRIVACY POLICY

---

The privacy of your personal information has always been important to us at Hartmann Planning. In addition to complying with existing laws that govern confidential information that you provide us, we are also required to comply with the National Privacy Principles. We will always seek to comply with the National Privacy Principles as well as other applicable laws affecting your personal information.

This privacy policy outlines our policy on how we manage your personal information. It also sets out generally what sort of personal information we hold, for what purposes and how we collect, hold, use and disclose that information.

---

### Collecting Your Personal Information

Your personal information will be collected and held by Tim Hartmann, who is an authorised representative of Hartmann Planning Pty Ltd. (ABN 19 133 143 147)

- Providing you with the advisory services that you have requested;
- Managing our relationship with you; or
- Contacting you about products and services in which you may be interested.

To enable your financial adviser to provide you with financial advice you request, that is suitable for your investment objectives, financial situation and particular needs, we need to obtain and hold personal information about you. This includes:

- Your name, contact details, tax file number (TFN) and date of birth;
- Employment details and history;
- Financial details including information about your financial needs and objectives, your current financial circumstances, including your assets and liabilities, income, expenditure, insurance cover, and superannuation;
- Details of your investment preferences and risk tolerance;
- Bank account details
- Family circumstances and social security eligibility; and
- Any other information we consider necessary.

If it is reasonable and practicable, we will only collect your personal information from you. Generally, your personal information will be collected when you meet with your adviser in person, provide your adviser with information over the phone or with written material. We may need to collect personal information from third parties such as your accountant.

---



---

### **How Your Personal Information is Held**

Your personal information is generally held in an ASIC approved online computer file/database. This online file/database system is secure and cannot be accessed without a log in ID and password. These details are not disclosed to any party other than employees of Hartmann Planning. We will seek to ensure that we take reasonable steps to ensure that the personal information that we hold is protected from misuse and loss, and from unauthorised access, modification and disclosure.

We will also take reasonable steps to destroy or permanently de-identify personal information that we no longer need for any purpose for which may be used or disclosed under the National Privacy Principles.

---

### **Using and Disclosing Your Personal Information**

We use your personal information for the purposes for which it has been obtained. We collect your personal information so that we are able to act on your request, such as:

- provide financial advice to you
- establish and manage your investments and accounts
- implement your investment instructions
- establish and maintain insurance protection
- process contributions, transfer monies or pay benefits
- report the investment performance of your account
- Keep you up to date on other products and services offered by us.

Personal information will also be used where you have consented to such disclosure or where it is required or authorised under law, in circumstances relating to public health and safety or in connection with certain operations by or on behalf of an enforcement body.

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided your personal information are;

- Fund managers / organisations in connection with the provision to you of the financial advice you have requested;
- Insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested;
- Organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business service.
- Your representatives or service providers such as your accountant, solicitor, tax agent, stock broker or bank'
- Organisations involved in a business restructure or transfer of all or part of the assets of our business or the due diligence procedures prior to any such sale or transfer'
- Government authorities and other organisations when required by law; and
- Organisations that you have consented to your personal information to be disclosed to.



Your personal information may also be used in connection with such purposes.

We will seek to ensure that your personal information is not used or disclosed for any other purpose other than:

- The primary purpose for which it was collected or a purpose that is related to the primary purpose for which it was collected or related secondary purpose;
- Where you have consented to the use or disclosure; or
- In other circumstances where the National Privacy Principles authorise the use or disclosure, such as when it is required by or authorised by law.

We may disclose your personal information to third parties who provide a service to us, in which case, we will seek to ensure that the personal information is held, used, or disclosed consistently with the National Privacy Principles.

We will not collect any personal information about you except where you have knowingly provided that information to us or we believe you have authorised a third party to provide that information to us. There are also specific circumstances in which we will ask for your sensitive information such as:

- personal health information from you when applying for insurance
- personal health information from medical practitioners when you are making a claim
- income information from employers in instances where you are applying for additional insurance protection or salary continuance insurance
- Details of your dependents, as defined at section 10 of the *Superannuation Industry (Supervision) Act 1993*, for the purposes of paying benefits in the event of your death.

We will always seek your consent before collecting this kind of sensitive information.

---

### **Accessing Your Personal Information**

You can gain access to your personal information that we hold. This is subject to exceptions allowed by law such as where providing you with access would have an unreasonable impact upon the privacy of others. If we deny a request for access, we will provide you with the reasons for this decision. To request access, please contact us.

---

### **Correcting Your Personal Information**

We endeavour to take reasonable steps to ensure that the personal information that we collect, use, or disclose is accurate, complete and up to date. If you believe that any of the personal information that we hold is not accurate, complete or up to date, please contact us and provide us with evidence that this is not accurate, complete and up to date.

If we agree that the personal information requires correcting, we will take reasonable steps to do so. If we do not correct your personal information, we will provide you with the reasons for not correcting your personal information. If you request that we associate with the information, a statement claiming the information is not accurate, complete and up to date we will take reasonable steps to comply with this request.



---

## Complaints

If you believe that we have mishandled your personal information, in turn, breaching the APPs, you may lodge a complaint with us. The complaint, addressed to the Privacy Officer, must be in writing in accordance with the Privacy Act 1988. Refer to section 9 for contact details for our Privacy Officer.

From receipt of your written complaint, the Privacy Officer has 30 days to respond.

In the event that the Privacy Officer is unable to resolve your complaint, you may lodge a complaint with the Information Commissioner. You can lodge a written complaint with the Information Commissioner by:

- Submitting an online form through the Information Commissioner's website: [www.oaic.gov.au](http://www.oaic.gov.au)
- Submitting a hard copy form which can be obtained at [http://www.oaic.gov.au/images/documents/privacy/privacy-complaints/making-a-privacy-complaint/Privacy\\_Complaint\\_Form.docx](http://www.oaic.gov.au/images/documents/privacy/privacy-complaints/making-a-privacy-complaint/Privacy_Complaint_Form.docx)
- fax to 02 9284 9666
- email at [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)