



**Humble Goode Financial Pty Ltd**

# FINANCIAL SERVICES GUIDE

**LACK OF INDEPENDENCE DISCLOSURE:**

We are not independent because Humble Goode Financial Pty Ltd and its Authorised Representatives may receive commissions on the sale of life risk insurance products that are not rebated in full to clients - Corporations Act 2001 Section 923A(2)(a)(i)

**Professional Financial Advice**

Licencee Head Office: 172 Fullarton Road, DULWICH SA 5065

Licencee Postal: PO BOX 2068, KENT TOWN SA 5071

Ph: (08) 7477 8252 | E: [planning@hgfp.com.au](mailto:planning@hgfp.com.au) | [www.hgfp.com.au](http://www.hgfp.com.au)

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



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 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



## DOCUMENTS YOU MAY RECEIVE

### TYPES OF DOCUMENTS

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances, and then taking them into consideration, present you with clear, written recommendations to help you improve your financial position.

At the initial advice appointment, your Adviser will typically gather required relevant information by using a client data collection form (Fact Find). You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will also need to verify your identity.

Below are types of documents you may receive from your Adviser during the advice process:

- Engagement Offer Letter
- Terms of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

A Product Disclosure Statement (PDS) will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An Fee Disclosure Statement (FDS) will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

### STATEMENT OF ADVICE

If your adviser provides personal advice tailored to your unique 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 fees associated with the advice.



<p>RECORD OF ADVICE</p>	<p>If you were previously issued with a 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.</p>
<p>PRODUCT DISCLOSURE STATEMENT</p>	<p>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.</p>

## THE RELATIONSHIP BETWEEN HUMBLE GOODE FINANCIAL PTY LTD AND YOUR ADVISER

<p>HUMBLE GOODE FINANCIAL PTY LTD</p>	<p>Humble Goode Financial Pty Ltd (AFSL 349026) is a South Australian owned and operated Australian Financial Service Licence holder (established in 2010) and is a provider of Financial Planning Services.</p>
<p>YOUR ADVISER</p>	<p>Your adviser is an employee Humble Goode Financial Pty Ltd. Your adviser is also an 'Authorised Representative' of Humble Goode Financial Pty Ltd.</p> <p>They will act on behalf of Humble Goode Financial Pty Ltd when providing financial services offered in this FSG, and are authorised to issue this FSG with their profile attached.</p> <p>The 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'.</p>
<p>SERVICES HUMBLE GOODE FINANCIAL PTY LTD IS NOT RESPONSIBLE FOR</p>	<p>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:</p> <ul style="list-style-type: none"> <li>• Taxation advice and services such as completing tax returns;</li> <li>• Accounting and audit services;</li> <li>• Self-Managed Super Fund compliance and administration services;</li> <li>• Business or legal advisory services and referrals;</li> <li>• 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</li> <li>• Any other services not provided Humble Goode Financial Pty Ltd.</li> </ul> <p>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 7477 8252.</p>



## 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 areas:

FINANCIAL SERVICES	SERVICES SUCH AS:	UTILISING FINANCIAL PRODUCTS SUCH AS:
WEALTH CREATION	Investment strategies Savings & Budgeting 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-person insurance.
RETIREMENT PLANNING	Personal Superannuation Business Superannuation Superannuation Pensions	Corporate, personal and Self-Managed Super Funds, approved deposit funds, Allocated Pensions, Term Allocated Pensions and complying annuities.
SOCIAL SECURITY	Benefit eligibility and pension maximisation	
ONGOING ADVICE	Ongoing advice and formal reviews in relation to your financial situation	
APPROVED PRODUCTS	<p>Humble Goode Financial Pty Ltd uses the research of independent research providers, such as Mercer, MorningStar, Chantwest &amp; Lonsec 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).</p> <p>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.</p>	
ASSET PROTECTION	<p>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 small boutique 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.</p> <p>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.</p>	



## WHAT YOU WILL RECEIVE WHEN PROVIDED WITH A FINANCIAL SERVICE

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 personal 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:

<p>FEES</p>	<p>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:</p> <ul style="list-style-type: none"> <li>• A dollar amount;</li> <li>• A percentage of the amount invested;</li> <li>• An hourly rate; or</li> <li>• A combination of some or all of the above.</li> </ul> <p>Further details on fees are provided in the attached 'Your adviser's profile' section.</p>
<p>COMMISSIONS</p>	<p>Commissions may be paid by the organisations that issue the financial products recommended and the percentage varies depending on the product:</p> <ul style="list-style-type: none"> <li>• Upfront commission is an amount deducted by the product provider from initial investments.</li> <li>• 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.</li> <li>• Commission on insurance products is based on a percentage of the premium paid.</li> </ul> <p>If a direct fee is charged, your adviser may rebate some or all of the above commission.</p>
<p>REFERRALS</p>	<p>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, for the referral. Your adviser may also receive a benefit for referring you to third parties for specialist services.</p>



<p>FUND MANAGER PAYMENTS</p>	<p>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.</p>
<p>ALTERNATIVE REMUNERATION</p>	<p>Humble Goode Financial Pty Ltd and your adviser may receive alternative remuneration, such as entertainment and gifts, from financial institutions.</p> <p>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.</p> <p>Copies of these registers are available on request within 7 working days.</p>

Humble Goode Financial Pty Ltd collects and may retain a percentage of all fees and commission with the balance passed on to your adviser's practice.

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.

## 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:

<p>STEP 1</p>	<p>Contact your adviser to see if your complaint can be resolved.</p>
<p>STEP 2</p>	<p>If not satisfactorily resolved within 5 business days, please lodge a written complaint to:</p> <p style="text-align: center;">Attention:                      Complaints Resolution Manager    Humble Goode Financial Pty Ltd</p> <p style="text-align: center;">Please post to:                PO Box 2068    KENT TOWN SA 5071</p> <p style="text-align: center;">Or email to:                    <a href="mailto:planning@hgfp.com.au">planning@hgfp.com.au</a></p> <p>Internal dispute Resolution aims to contact you with a decision within 15 business days of receiving your complaint. We may contact you for additional information and agree a reasonable alternative timeframe.</p> <p>If your complaint isn't resolved within 45 days, you can proceed to step 3, even if we're still considering it.</p> <p>We aim to promptly resolve complaints at step 1 or 2.</p>



## STEP 3

Please refer the complaint to the Australian Financial Complaints Authority (AFCA):

Phone:	1800 931 678
Email:	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Online:	<a href="http://www.afca.org.au">www.afca.org.au</a>

If a satisfactory outcome is not reached within 45 days you have the right to make a complaint, free of charge, to the external dispute resolution bodies above.

Information about your rights can also be obtained from the Australian Securities and Investments Commission on 1300 300 630.

## YOUR PRIVACY

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 the privacy statement on our website [www.hgfp.com.au](http://www.hgfp.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 7477 8252 or email [planning@hgfp.com.au](mailto:planning@hgfp.com.au).

## SAFE MONEY MANAGEMENT PRACTICES

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

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.

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'.

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.

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.

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.





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.

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.

## LACK OF INDEPENDENCE DISCLOSURE

We are not independent because Humble Goode Financial Pty Ltd, and its authorised representatives, may receive commissions on the sale of life risk insurance products that are not rebated in full to clients.

Corporations Act 2001 section 923A(2)(a)(i)

## YOUR ADVISER'S PROFILE

<p>HUMBLE GOODE FINANCIAL PTY LTD REPRESENTATIVES</p>	<p>1. Victor Vu 2. Adam Kerr</p> <p>The above advisers are Employees of Humble Goode Financial Pty Ltd. These advisers will provide the financial services set out in this guide, in their capacity as Representatives of Humble Goode Financial Pty Ltd.</p>
<p>VICTOR VU</p>	<p>ASIC Authorised Representative Number: 330836</p> <p>Victor Vu is an Authorised Representative of Humble Goode Financial Pty Ltd. He has over 19 years' experience working in the Financial Services Industry &amp; over 14 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 Strategist and Certified Financial Planner.</p> <p>Victor is a member of the AIOFP &amp; Financial Planning Association of Australia (FPA).</p> <p>Remunerated by salary.</p>
<p>ADAM KERR</p>	<p>ASIC Authorised Representative Number: 466897</p> <p>Adam Kerr is an Authorised Representative of Humble Goode Financial Pty Ltd. He has over 8 years' experience working in the Financial Services Industry &amp; over 8 Years of Financial Advice Planning experience. He has attained Bachelor of Laws and Legal Practice and a Bachelor of Commerce (Finance) from Flinders University and is a Certified Financial Strategist.</p> <p>Adam is a member of the Association of Independently Owned Financial Professionals (AIOFP)</p> <p>Remunerated by salary.</p>



YOUR TEAM	<p>Our Team's vision is to help our clients achieve financial freedom. Our emphasis is on providing tax-effective planning strategies with a sensible and structured, longer-term approach to investment.</p> <p>Our advisers combine their knowledge in the disciplines of accounting, finance and law to provide you with holistic planning advice, ranging from financial strategies to estate planning and aged care.</p>
YOUR INSTRUCTIONS	<p>You may provide instructions to your adviser by post, email, fax or telephone.</p> <p><b>Contact Details:</b>                  Humble Goode Financial Pty Ltd                  172 Fullarton Road, DULWICH SA 5065                  Postal: PO Box 2068, KENT TOWN SA 5071                  Email: <a href="mailto:planning@hgfp.com.au">planning@hgfp.com.au</a>                  Phone: (08) 7477 8252</p>

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

ADVICE FEES	<p>Statement of Advice / Record of Advice Fees:</p> <p>Tier 1:\$3,300 (incl gst) <input type="checkbox"/></p> <p>Tier 2:\$4,400 (incl gst) <input type="checkbox"/></p> <p>Tier 3:\$6,600 (incl gst) <input type="checkbox"/></p> <p>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 "Documents you may receive").</p>												
PLACEMENT FEES	<p>Placement fees for investments or superannuation is calculated as a percentage of the dollar amount invested, subject to the averages in the fee schedule below, and may or may not be payable, depending on the type of financial advice provided to you.</p> <p>If a placement fee is to be placed on your investments, this will be discussed with you prior to implementation of any advice.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INVESTMENT AMOUNT PLACED</th> <th style="text-align: center;">POTENTIAL PORTFOLIO CHARGE</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">first \$200,000</td> <td style="text-align: center;">\$2,200 on \$200,000</td> </tr> <tr> <td style="text-align: center;">next \$200,000</td> <td style="text-align: center;">\$3,500 on \$400,000</td> </tr> <tr> <td style="text-align: center;">next \$600,000</td> <td style="text-align: center;">\$4,500 on \$1,000,000</td> </tr> <tr> <td style="text-align: center;">over \$1 million</td> <td style="text-align: center;">\$5,500 on \$1,000,000+</td> </tr> <tr> <td style="text-align: center;">first \$200,000</td> <td style="text-align: center;">\$2,200 on \$200,000</td> </tr> </tbody> </table>	INVESTMENT AMOUNT PLACED	POTENTIAL 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+	first \$200,000	\$2,200 on \$200,000
INVESTMENT AMOUNT PLACED	POTENTIAL PORTFOLIO CHARGE												
first \$200,000	\$2,200 on \$200,000												
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next \$600,000	\$4,500 on \$1,000,000												
over \$1 million	\$5,500 on \$1,000,000+												
first \$200,000	\$2,200 on \$200,000												
IMPLEMENTATION FEES	<p>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 \$295.00 per hour (incl. gst).</p>												



IMPLEMENTATION FEES	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.
ONGOING SERVICE FEES	<p>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 \$295.00 per hour, subject to any previous agreements entered into.</p> <p>For investment reviews, the fee is capped at the greater of the minimum review fee or 1.5% p.a. 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.</p> <p>Should you require any additional services outside of any agreement between you and your adviser, an amount of up to \$295.00 per hour may be applied.</p>
NON-ADVISORY INVESTMENT FEES	<p><b>Managed funds:</b> A fee of \$165 per investment transaction (excluding any non-rebateable component of fund manager fees) may be applied, plus any applicable ongoing commission paid by the product provider.</p> <p><b>Share transactions:</b> 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 \$165 per transaction.</p>

## ACKNOWLEDGEMENT OF RECEIPT

Please sign below to acknowledge that you:

- Have received and understood the contents of this Financial Services Guide Version 1.8;
- Provide Humble Goode Financial Pty Ltd authority to access Accru Harris Orchard tax information and records (if applicable);
- Provide Accru Harris Orchard with authority to access Humble Goode Financial Pty Ltd financial planning information and records (if applicable & should it be required).

Client 1 signature

Signature



Full name

Date

Client 2 signature

Signature



Full name

Date