



Financial Services Guide

Understanding the advice process and our relationship with you

Stonehouse Financial Partners Pty Ltd

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What is the purpose of this document?

This Financial Services Guide (FSG) is in two (2) parts. Part 1 of the FSG (Financial Services Guide) explains the financial services and advice provided by Stonehouse Financial Partners Pty Ltd. Part 2 of this FSG (Adviser Profile) provides information about your Financial Adviser (Adviser), who is an authorised representative of Stonehouse Financial Partners Pty Ltd. 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.

In this document any reference to “the licensee” or “we” or “us” or “our” means Stonehouse Financial Partners Pty Ltd, Australian Financial Services Licence (AFSL) number 520339. Reference to “financial adviser” means a representative of Stonehouse Financial Partners Pty Ltd.

We act on our own behalf when providing the financial product advice services we are authorised to provide. When we deal in financial products we act on your behalf as our client.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including their authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Where we provide you with a financial service, you may receive a Statement of Advice from us, which sets out our personal advice to you. You may also receive a Product Disclosure Statement which sets out information about a financial product you can acquire. These documents are explained in more detail in the following pages.

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

Who will be providing the financial services?

We hold an AFS Licence issued by the Australian Securities and Investments Commission (ASIC), which enables us to offer financial advice services. As the licensee, we are responsible for the delivery of the services provided by our financial advisers.

Stonehouse is a privately-owned financial planning firm that can be traced back to 1974. It was forged through the consolidation of two successful financial planning firms, and obtained its own Australian Financial Services Licence in 2006.

Stonehouse has flourished over the years, through its core values of private ownership and the tailoring of wealth management strategies to our clients needs; advice which incorporates the very highest quality financial assets throughout Australian and International investment markets and robust investment strategies and principles.

Our way of assisting our clients and managing their financial affairs has seen Stonehouse continue to grow, and we now have locations in Brisbane, Sydney, Noosa and Gold Coast.

Not Independent

- Stonehouse Financial Partners Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.
- We may recommend that you invest in a financial product where an associated entity receives benefits as the investment manager.
- We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased. Please refer to the remuneration section of your Adviser's Profile for more information.



Financial services & products we can provide

Stonehouse Financial Partners Pty Ltd can offer a broad range of financial services and products. We assist our clients with planning out a tailored overall financial strategy for their situation. Your advisers specific authorisations are included within their personalised Adviser Profile.



Superannuation & Retirement Planning

- Superannuation
- Pensions & Annuities
- Self-Managed Superannuation
- Centrelink & Veteran's Affairs Assistance
- Aged Care



Wealth Creation and Investments

- Cash & Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Margin Lending
- Borrowing to Invest / Gearing



Wealth Protection

- Term Life Insurance
- Total Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Wealth Protection Insurance Claims Assistance



Other Financial Planning Services

- Budgeting & Cashflow Management
- Debt Management
- Wealth Structuring and Tax Planning
- Estate Planning Assistance

Additionally, our advisers are all registered to provide Tax (Financial) Advice services. Based on the information collected from you, your adviser will consider the tax consequences of the financial advice they provide. However, this financial advice will not include a full assessment of your overall tax position or your tax liabilities and obligations. You should seek specialist tax advice from your accountant.

Our advice process and documents you may receive

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



Engagement and 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 with appropriate advice.

Your Adviser will generally collect relevant information within a **Confidential Client Questionnaire** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, investments, 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 will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



Strategy and Personal Advice

After obtaining relevant information and your consent to proceed, 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, an explanation of the strategies and products recommended, and relevant disclosures including costs of the 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)**. 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 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 (RoA)** and relevant file notes. In some instances, a Statement of Advice may be required. You may request a copy of an RoA by contacting us using any of the contact details on page 1 of this FSG 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.

To ensure the ongoing service 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, superannuation or insurance or provider.

Alternatively, you may agree to a **Fixed Term Agreement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. You may be required to sign a Consent Form where the fee is deducted from superannuation.

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

How to Provide Instructions



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.

If we execute your transactional instructions in instances where you have declined the offer of personal advice, you will be required to sign a letter confirming the instruction was execution-only.

However, for your own protection you should never:

- Sign any blank forms or documents;
- Nominate a financial adviser to receive statements or records where you do not also receive a copy; or
- Appoint a financial adviser generally to act as your agent or authorised signatory.

We will never send you a direct link to transfer funds in the body of an email. It is common for scammers to impersonate financial institutions and intermediaries such as financial advisers to obtain access to your money, for instance by providing fraudulent email instructions to transfer funds into an incorrect account.

Please contact us immediately if you ever wish to verify the authenticity of an email you receive purporting to be from a product issuer or from us.

Remuneration

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

If the remuneration or other benefits can be calculated when personal advice is given, the details of the remuneration (including commissions) or other benefits related to specific financial products will be disclosed at that time or as soon as possible afterwards. If the remuneration or benefits cannot be calculated at the time the advice is given, the method used to calculate them will be disclosed either at that time or as soon as possible afterwards.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by Insurance providers

Please refer to the Adviser Profile for ranges of fees and commissions

All fees and commissions are initially paid to Stonehouse Financial Partners Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

Related Parties

Please refer to your Adviser Profile for details on any related parties including specific benefits, interests and associations for your financial adviser.

Other services

Whilst we work to provide you with the services appropriate for your needs, there are services we are not responsible for, examples include:

- General Insurance services (example: Car insurance)
- Real estate and direct property advice
- Legal services
- Taxation services



Quality of Advice

What to do if you have a complaint

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Review our public complaint policy located on our website (<https://stonehousegroup.com.au/complaints-policy/>)

2. Contact the Licensee Complaints Manager to discuss your complaint.

Phone: (07) 3871 4944

Email: licensee@stonehousegroup.com.au

Mail: Complaints Manager
GPO Box 460
Brisbane QLD 4001

3. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.

4. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

5. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone: 1800 931 678 (free call)

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3
Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001 s912B.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

Privacy

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia, including New Zealand. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Stonehouse Financial Partners Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy located on our website www.stonehousegroup.com.au.

Stonehouse Financial Partners Pty Ltd

BRISBANE | SYDNEY | NOOSA | GOLD COAST

