

# Financial Services Guide

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## A step by step guide to obtaining advice

At MyLife MyAdvice, we help you achieve financial freedom. This Financial Services Guide tells you what we do and the services we offer so you can make an informed decision about the benefits of receiving professional advice from our financial planners.

### About us

Togethr Financial Planning Pty Ltd (ABN 84 124 491 078; AFSL 455010), trading as MyLife MyAdvice, is a related entity to Togethr Trustees Pty Ltd (ABN 64 006 964 049; AFSL 246383), the trustee of MyLifeMyMoney Superannuation Fund (ABN 50 237 896 957; SPIN CSF0100AU). Togethr Financial Planning Pty Limited has been issued with an Australian Financial Services (AFS) Licence (AFSL 455010), which authorises it to provide you with general and personal advice about superannuation products.

In this Financial Services Guide (FSG), Togethr Trustees Pty Ltd and MyLifeMyMoney Superannuation Fund are together referred to as "the Fund", and MyLife MyAdvice is referred to as "we", "our" or "us".

This FSG has been prepared to comply with the licensing requirements of the Corporations Act 2001 and includes information to help you decide whether to use the financial services available through MyLife MyAdvice, such as the types of financial products and services we are authorised to provide to you, our fees and charges, how our financial planners are remunerated, and your rights if you have a complaint.

### Our qualified financial planners can help you

- Set your financial goals to give you the lifestyle you want
- Plan for a comfortable retirement
- Protect yourself and your family with personal insurance
- Manage debt more effectively
- Understand age pensions and other social security issues
- Understand estate planning issues.

### Specialist product advice

Our financial planners are authorised to provide financial product advice and deal in the following financial products:

- Deposits
- Managed investments
- Retirement products including superannuation and account based pensions
- Life and income protection insurance.

Although we are authorised to deal in shares we will refer you to a stockbroker to assist you if required.

### Our advisory services

Our financial planners can provide you with both personal and general advice on a wide range of products from leading financial institutions on our Approved Product List. This list is constantly reviewed and we add or remove products from time to time, as appropriate. A copy of the Approved Product List is available on request.

#### Personal advice

Our financial planners are able to provide you with personal advice which takes into account your objectives, financial situation and needs. We will only recommend products to you after considering their suitability for your particular circumstances.

Our financial planners can provide you with personal advice on a range of issues including:

- Retirement planning
- Centrelink
- Superannuation
- Consolidating accounts
- Salary sacrifice
- Personal contributions
- Investment choice
- Investment advice
- Estate planning
- Managing debt
- Aged care
- Insurance

This advice is generally provided face-to-face.

### Documents that you may receive (Personal advice)

#### Statement of Advice

Whenever we provide you with personal advice, we will give you a Statement of Advice (SoA). The SoA (commonly referred to as a financial plan) contains the personal advice and recommendations, the basis on which they have been given, the risks associated with the advice, and information about fees and costs.

#### Record of Advice

If you have previously received personal advice from us in the form of a SoA and we provide further advice which relates to that advice and your personal circumstances have not significantly changed we may provide the further advice to you in the form of a Record of Advice (RoA).

You may request a copy of the SoA or RoA at any time up to seven years from the date you were given the further advice. You can request the RoA by contacting us in writing or by telephone or by email.

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## Product Disclosure Statement

A Product Disclosure Statement (PDS) contains important information about the features, risks, benefits, terms and conditions, and costs of the investment or policy we have recommended within the SoA.

When investing in a product or taking out an insurance policy, it is important that you read the PDS to help you make an informed decision prior to completing an application form contained within the relevant PDS.

## Who will be responsible for the advice given to you?

When providing you with the range of services we offer, our financial planners are at all times acting on behalf of Togethr Financial Planning Pty Limited.

A Financial Planner profile is attached to this FSG.

## Our fees and charges

The licensee, Togethr Financial Planning Pty Limited, receives all fees.

## How do I pay for financial advice?

If you are a member of the MyLifeMyMoney Superannuation Fund and the advice you have received relates to superannuation, the fee can be deducted directly from your superannuation or pension account.

The superannuation debit facility is not available on advice that is non-superannuation related or to clients who do not have a superannuation account with the Fund. In these instances, payment for financial advice must be made to Togethr Financial Planning Pty Limited.

All financial advice and services provided to you by your financial planner apart from the initial appointment are offered on a fee for service basis.

These fees will be discussed with you at your meeting with your financial planner and are set out below. Fees that you may be charged include one, or a combination of, the following:

- a fee for the preparation and presentation of an advice document;
- a fee to implement any advice or service recommended by your financial Planner or requested by you including execution only;
- a fee for further advice or a review of your existing arrangements (where financial advice was previously provided by us);
- a fee for ad-hoc services or advice regarding the administration of your investments; and
- a fee for carrying out instructions on your behalf without providing any financial advice.

Fees are charged by considering the amount of time and the resources required to provide the financial services for you. We may calculate the actual fee applicable to the provision of your advice using a range of methods, including using an hourly rate.

Our fee ranges from \$660 up to \$8,800 (inclusive of GST), depending on the level of complexity of the financial advice and or services that will be required.

Your initial appointment is complimentary and does not impose any obligation on you to proceed with obtaining financial services from us. In all situations, your financial planner will discuss the applicable fees with you and obtain your agreement before they commence providing any financial services to you. We reserve the right to vary fees.

## Commissions

MyLife MyAdvice is not paid any commissions for any investment or life insurance product we recommend.

## How are our financial planners paid?

Our financial planners are salaried employees of MyLife MyAdvice. No commissions, fees or volume related bonuses are paid to our financial planners for the services they provide to you or the recommendations they make.

## Does MyLife MyAdvice have any relationships or associations that could influence the provision of our advisory services?

Togethr Financial Planning Pty Limited trading as MyLife MyAdvice is a wholly owned company of Togethr Holdings Pty Limited. Togethr Holdings Pty Ltd is also the owner of Togethr Trustees Pty Ltd, the trustee of the MyLifeMyMoney Superannuation Fund. As part of this relationship, Togethr Trustees Pty Limited pays us an annual service fee and in return receives a range of services including member education seminars, general advice services relating to retirement and superannuation, employer support services, business development support, and general communication and marketing services.

MyLife MyAdvice may also receive other benefits from Togethr Trustees Pty Limited, such as subsidised expenses.

Togethr Trustees is also the trustee of the Equipsuper Superannuation Fund (ABN 33 813 823 017).

MyLife MyAdvice does not have any other relationships or associations with any other product issuers or service providers which could be expected to influence the provision of financial services provided under Togethr Trustees Pty Limited's AFS Licence.

## What professional indemnity insurances arrangements are in place?

Togethr Financial Planning Pty Limited has in place adequate arrangements, including professional indemnity insurance, to compensate you for loss or damage arising as a result of the breach or breaches of any relevant legislative obligations by Togethr Financial Planning Pty Limited or its financial planners.

Togethr Financial Planning Pty Limited's policy covers the actions of directors, officers and financial planners of Togethr Financial Planning Pty Limited, including the actions of former employees and financial planners who, subsequent to these actions, have ceased to be employed by, or act for, Togethr Financial Planning Pty Limited, as well as the advisory services offered by MyLife MyAdvice and its financial planners.

# Financial Services Guide

## Respecting your privacy

The privacy of your personal information is important to us. We collect and maintain your personal information to ensure that we are able to provide you with advice on products and services most appropriate to your needs. We also maintain a record of any recommendations made to you for a period of no less than seven years. In order to best service your needs, our financial planners may need to disclose your personal information to other parties, such as product issuers and life companies.

As part of our continuing commitment to client services and the maintenance of client confidentiality, we have adopted the Privacy Principles as set out in the current privacy legislation.

If you require more details, please read our privacy statement which is available upon request from [info@mylifemyadvice.com.au](mailto:info@mylifemyadvice.com.au).

## If you have a complaint

We want to give you the best possible advice and service. If you have a complaint about the service provided to you, please contact:

### The Complaints Officer

#### MyLife MyAdvice

**Post:** PO Box 333  
Collins Street West,  
Melbourne VIC 8007

**Phone:** 1300 963 720

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

If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is a not-for-profit external dispute resolution scheme to deal with complaints from consumers in the financial system. You can contact them using the details below:

**Post:** Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678

**Web:** [afca.org.au](http://afca.org.au)

Time limits to lodge your complaint with AFCA may apply, so you should act promptly. You can refer to the AFCA website to find the time limit relevant to your circumstances.

## Privacy Complaints

Where your complaint relates to the handling of your personal information, you may be able to take your complaint to the Office of the Australian Information Commissioner (OAIC).

To find out whether the OAIC can handle your complaint and the type of information you need to provide, you can contact it as follows:

### Office of the Australian Information Commissioner

**Post:** GPO Box 5218  
Sydney NSW 2001

**Phone:** 1300 363 992

**Email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

**Website:** [oaic.gov.au](http://oaic.gov.au)

## Contacting us

Detailed information on MyLife MyAdvice is readily available on request through our Helpline **1300 963 720** and via email [info@mylifemyadvice.com.au](mailto:info@mylifemyadvice.com.au).