



# Financial Services Guide

Quill Group Financial Planners Pty Ltd is a boutique financial planning practice focused on delivering strategy based solutions tailored to meet individual needs.

## About Quill Group Financial Planners Pty Ltd

Quill Group Financial Planners Pty Ltd is an Australian Financial Services Licensee, No. 300810 and is a Professional Practice member of the FPA and is bound by its Professional Code of Conduct and Ethics.

Quill Group Financial Planners Pty Ltd appoints your adviser as an Authorised Representative to act on its behalf for the provision of authorised financial services, and is ultimately responsible for the financial services provided by it and its authorised representatives. Quill Group Financial Planners Pty Ltd has authorised your adviser to distribute this Financial Services Guide (FSG).

Details of your adviser are set out in the attached "Adviser Profile". The Adviser Profile forms part of this FSG and they should be read together.

You are entitled to receive a "Statement of Advice" on the first occasion that we provide you with personal advice. This document will:

- Explain the advice and the basis of the advice,
- Provide information about our remuneration (including commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

After providing you with our "Statement of Advice", any ongoing personal advice that we may provide will be documented in a further "Statement of Advice" or a "Record of Advice" depending on the nature of the advice.

Copies of all advice documents will be retained on your client file and if you have not already been provided with one you may ask for a copy of these documents at any time.

We will also provide you with, or explain how to access, a Product Disclosure Statement (PDS) issued by the product issuer for any financial product we recommend. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to purchasing the recommended financial product.

## **Purpose of this Financial Services Guide**

The purpose of this FSG is to assist you in deciding whether to use any of the financial services we offer. After reading this FSG, you will know:

- Who we are and how to contact us
- What financial services can be provided to you and how these services will be provided to you
- How we (and any other relevant persons) may be remunerated
- Whether any relevant associations or relationships exist that may influence our advice
- How we maintain your personal information
- How to access our internal and external complaints handling arrangements

## **Services Provided**

Our Planning and Advisory Services include:

- Wealth Creation Strategies
- Retirement Planning
- Investment Advice
- Aged Care Financial Advice
- Social Security Planning
- Superannuation
- Rollovers and Annuities
- Liaison with Estate Planning Lawyers

Our Insurance Services include:

- Term Life Insurance
- Sickness & Accident (Income Protection)
- Trauma & Critical Illness
- Total & Permanent Disability

Advice on matters relating to retirement planning, estate planning, investment risk management, wealth creation and maximising Centrelink benefits can be provided. Depending on your requirements, advice may be personalised specifically to your needs and circumstances, or restricted to certain areas, at your request.

An investment review service is provided as an ongoing care and maintenance service for your investment portfolio. This service is designed to ensure your investment structure remains appropriate to your long-term goals and objectives. Fees for this service are generally included in our “fee for service” model described in the remuneration section of this brochure.

## **Best Interests Duty**

We are under an obligation to act in your best interests in relation to the personal financial product advice provided to you (i.e. the 'best interests duty'). Generally, we must ensure, within the subject matter of the advice provided to you:

- the scope of the advice includes all the issues for the advice to meet your objectives, financial situation and needs (including your tolerance for financial risk),
- if the scope of the advice changes, the change is consistent with your objectives, financial situation and needs,
- we consider whether or not to provide advice that recommends a specific product or whether you should dispose of a product or do nothing.

## Restrictions that Apply

We do not provide legal, taxation, accounting or direct property advice. While advice may touch on these areas, you should seek professional advice from experts in these fields. Assistance can be provided to help you locate professional advice in these areas.

## Remuneration

A complete schedule of fees will be included in the Statement of Advice which will be given to you. Our Financial Planners are salaried employees of Quill Group Financial Planners Pty Ltd.

We generally operate on a fee for service model, based on the service provided to you. In most cases this will include an initial fee for the advice and placement of any business followed by an ongoing service fee. Any of these fees will be charged as agreed with you and as permitted by law.

The initial fee for advice ranges from \$1,500 to \$7,500 (inclusive of GST). Ongoing fees are determined by the size of the portfolio and complexity of ongoing work involved. This is usually done on a fixed fee basis as agreed with each client prior to our engagement. These fees enable us to cover the cost of providing this service and include data collection, research, strategy development, continuing training requirements and ongoing administrative costs.

## Your Privacy and Information

We maintain a record of your personal profile including 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 examine your file please ask us and we will make arrangements for you to do so. A copy of Quill Group's Privacy Policy is available at any time from your adviser on request or by visiting our website at [www.quillgroup.com.au](http://www.quillgroup.com.au).

## Associations

Quill Group Financial Planners Pty Ltd is a wholly owned subsidiary of Quill Group Holdings Pty Ltd (QGH). QGH also owns Quill Group Financial Planners 1 Pty Ltd, Quill Group Accounting Pty Ltd, Quill Group Nominees Pty Ltd, Quill Group Finance Pty Ltd, Quill Group Investment Management Pty Ltd, Superfund Partners Pty Ltd, Intello Pty Ltd, and Aware Investment Management Pty Ltd. Quill Group Holdings Pty Ltd also owns a 50% share in ROBOSMSF Pty Ltd, Etairos Wealth Pty Ltd, WDN Wealth Pty Ltd and Lifeplan Services Pty Ltd.

From time to time, we and your financial planner may also receive other benefits from product issuers, such as technical advice and training and conference support in the form of travel and accommodation subsidies.

We maintain an Alternate Forms of Remuneration Register. The Register, which you can review by contacting us, outlines some alternative forms of remuneration (including the incentive payments referred to above) that we may pay to or receive from licensees, fund managers or representatives (each of whom also maintains a register).

Quill Group Financial Planners Pty Ltd is committed as a Professional Practice of the FPA and its Code of Practice on Alternative Remuneration and maintains a Conflict of Interest register which is available on request.

## Code of Ethics & Complaints Resolution

As a Professional Practice member of the FPA, Quill Group and its Authorised Representatives are bound by the FPA's Code of Ethics. If you have any complaint about the service provided to you, you should take the following steps:

Inform your Financial Adviser of your complaint. If the complaint is not satisfactorily resolved within 3 days, please contact Quill Group's Complaints Officer or put your complaint in writing and send to:

Complaints Officer  
Quill Group Financial Planners Pty Ltd  
PO Box 4557  
Eight Mile Plains QLD 4113

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Australian Securities & Investments Commission has an Information Line – 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## Professional Indemnity Insurance

Quill Group Financial Planners Pty Ltd has Professional Indemnity Insurance in place to cover us and our representatives for liability arising from the financial services we provide. This includes claims relating to the conduct of representatives who no longer work for Quill Group Financial Planners Pty Ltd, but did so at the time of relevant conduct. We understand it is adequate to meet our requirements as a financial services licensee.

## Office locations

### Brisbane Office

Building 22, Garden City Office Park  
2404 Logan Road  
Eight Mile Plains QLD 4113  
PO Box 4557, Eight Mile Plains

*Phone:* 07 3840 4700

*Fax:* 07 3423 3711

*Email:* [brisbane@quillgroup.com.au](mailto:brisbane@quillgroup.com.au)

### Sunshine Coast Office

34 Duporth Avenue  
Maroochydore QLD 4558

PO Box 722, Maroochydore

*Phone:* 07 5479 1977

*Email:* [sunshinecoast@quillgroup.com.au](mailto:sunshinecoast@quillgroup.com.au)

### Gold Coast Office

10 Short Street  
Southport QLD 4215  
PO Box 10466, Southport BC

*Phone:* 07 5528 2000

*Fax:* 07 5528 2200

*Email:* [goldcoast@quillgroup.com.au](mailto:goldcoast@quillgroup.com.au)

### Adelaide Office

Level 2, 170 Greenhill Road  
Parkside SA 5063

*Phone:* 08 8357 9950

*Email:* [adelaide@quillgroup.com.au](mailto:adelaide@quillgroup.com.au)



**Is there anything that one of our professional team members can help you with?**

Please get in touch and we would be more than happy to assist you.