



GLOBE

Financial Planning

Your Money, Your Life

FINANCIAL SERVICES GUIDE

CONFIDENTIAL

Australian Financial Services Licence No: 499923

ABN 24 093 733 969

Address: Level 1, Tenancy 2 682 Murray St WA 6005

Policy	Financial Services Guide
Version	1.2
Last annual review	18 Oct 2019
Last updated	18 Oct 2019
Owner	Globe Financial Planning Pty Ltd

GLOBE FINANCIAL PLANNING

This Financial Services Guide (FSG) has been produced by Globe Financial Planning Pty Ltd (Globe, 'we,' 'us,' and 'our'). Globe is a family owned, boutique financial planning company. Globe has no ownership by any bank, insurance company, fund manager or any other institution. Globe is equipped to offer clients holistic advice and solutions that are tailored to each client's individual needs, circumstances and advice requirements.

PURPOSE AND CONTENT

This FSG is provided to inform you about our services and fees, and to assist you when deciding whether to use those services.

The financial services we refer to in this Guide are offered by your Adviser on behalf of Globe.

This Guide includes information about:

- the financial services and products we can provide;
- the advice and documentation you may receive;
- the remuneration and other benefits that we may receive in relation to the financial services we provide;
- the fees and charges you may pay;
- the relationships and associations that we may have;
- your privacy and your personal information; and
- how we handle complaints.

FINANCIAL SERVICES AND PRODUCTS

We are authorised to provide financial product advice and deal in the following financial products to wholesale and retail clients:

- Deposit and Payment Products;
- Retirement Savings Accounts;
- Securities;
- Standard Margin Lending Facility;
- Life Products;
- Superannuation;
- Managed Investment Schemes; and
- Government Debentures, Stocks and Bonds.

ADVICE AND DOCUMENTATION

If you request that we provide you with personal financial product advice, we need to understand your current financial position, as well as your relevant goals, objectives and future needs, so that we are able to provide you with advice that is in your best interests.

Each time we provide you with advice about a new financial product, or when there is a significant change to your circumstances, we are required to provide with a document called a Statement of Advice (SOA). We must give it to you before we provide any services that relate to the advice

documented in the SOA. However, if you instruct us to provide the services immediately, we will give you a SOA within five days of providing the advice.

You may request a copy of your SOA free of charge, at any time, for a period of seven years after the date the advice was given.

The SoA will include:

- our understanding of your relevant personal circumstances and your investment objectives;
- any strategies or financial products we recommend;
- the basis of those recommendations;
- our fees and/or commissions; and
- disclosures of any associations we have with financial product issuers or other parties which may have influenced our advice.

Subsequent to receiving your SOA, if you require further advice that is not significantly different and there is no significant change to your relevant personal circumstances, we will provide you with advice in a Record of Advice (ROA).

The ROA will include:

- a summary of your relevant personal circumstances or state which previous advice document contains this information;
- any strategies or financial products we recommend;
- the basis of those recommendations;
- our fees and/or commissions; and
- disclosures of any associations we have with financial product issuers or other parties which may have influenced our advice.

You may also receive from us, a Product Disclosure Statement (PDS). This is a type of offer document which provides information about a product, for example, its features, benefits, fees and associated risks, to enable you to make an informed investment decision. Sometimes, a prospectus or other offer document may be issued instead of a PDS for some financial products. For example, a new listing of securities or debentures.

Generally, a PDS must be given to with any offer or recommendation to invest in:

- managed investments;
- superannuation products;
- insurance products;
- retirement savings accounts;
- deposit products; or
- standard margin lending facilities

If you have entered into an ongoing service arrangement with us, you will be provided with an annual Fee Disclosure Statement (FDS). This statement provides details of the ongoing service fees you have paid during the preceding 12-month period, the services you were entitled to receive during that period, and those you actually received.

You may also receive a renewal notice following every second anniversary of your ongoing service arrangement. This will be provided to you in writing and accompany your FDS. You must complete the renewal notice in order to continue to receive ongoing service and advice from your adviser. If you do not complete the renewal notice or fail to respond, the ongoing service arrangement ceases. This means the adviser is not obligated to give ongoing service and advice, and you are no longer obligated to continue paying the ongoing fee.

REMUNERATION AND OTHER BENEFITS

Commissions

Globe does not generally receive commissions from product issuers of investment based products. We only receive commissions where new clients, already holding an investment based product with an existing commission structure, are transferred to Globe.

Globe may accept commissions in circumstances where you implement life risk insurance products (excluding group life risk policies held within superannuation as well as individual life insurance policies held within a default superannuation fund).

If applicable, any such payments will be disclosed to you before you purchase the product. Below are examples of how commissions apply.

How Your Adviser is Paid

Your Adviser is a salaried employee of Globe. Should your adviser also be an equity owner in the business, they may also be entitled to a distribution of profit from the business.

Your adviser may receive regular (or irregular) incentive payments in the form of a percentage of revenue, in addition to their base salary and superannuation. In order to receive these incentives, your adviser must meet or exceed a range of Key Performance Indicators, including certain non-financial Indicators, such as compliance requirements.

Other forms of Remuneration

From time to time, the employees of Globe may receive non-cash benefits with a cash value less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained.

These non-cash benefits do not influence the financial product recommendations provided by our advisers to you.

If you would like more information, you can request a copy of the register.

Requesting further information

You have a right to request further information in relation to the remuneration, the range of amounts, rates of remuneration and benefits received by Globe. This includes remuneration that may be generated from services other than personal advice.

Any request for further information should be made before any service is provided and within a reasonable time frame.

FEES AND CHARGES

You and your adviser will agree on an appropriate fee structure.

Globe and your adviser are paid for the services they provide through various methods of remuneration, including payments made by you (service and advice fees), and payments received from product issuers. These payments will be disclosed to you in your advice disclosure document at the time the advice is provided, or as soon as practicable after that time.

Statement of Advice Fees

Globe Financial Planning's minimum fee for the preparation of a Statement of Advice is \$4,400 incl. GST. Should the fee be higher, you will be notified prior to the commencement of any work.

The fees/charges relating to only specific advice on matters such as financial modelling, superannuation or risk advice will be quoted prior to the commencement of any work.

Ongoing Service Fee

Globe provides the option of ongoing reporting and advisory services. This may be charged as a fixed fee or as a percentage of assets. You will be notified of the cost involved prior to the commencement of any ongoing services.

These fees typically range from \$3,000 to \$25,000 per annum though may be higher in specific circumstances and will be disclosed at the time the advice is provided, or as soon as practicable after that time.

Other Fees

Other fees that may apply include:

- Initial Advice Fee - a one off fee paid to your adviser for advisory services; and/or
- Implementation Fee - a one off fee paid to your adviser to implement financial products; and/or
- Contract fees - on hourly basis at the rate of \$495 per hour.

These fees are payable by you and may be paid either directly from you or from your financial product/s.

HOW WILL I PAY FOR THE SERVICES PROVIDED?

Prior to providing any service we will mutually agree on the method of our remuneration. We offer a variety of service levels and fee structures that can be tailored to suit your individual circumstances.

RELATIONSHIPS AND ASSOCIATIONS

Globe does not have any relationships or associations with any product issuer which may influence the advice provided by any of its Representatives.

COMPENSATION ARRANGEMENTS

Globe maintains Professional Indemnity Insurance in accordance with the Corporations Act 2001. This provides indemnity up to the sum insured for Globe and its representatives in accordance with the authorisations listed on Globe's Australian Financial Services Licence.

PRIVACY AND PERSONAL INFORMATION

What is my personal information used for?

Your adviser will collect your personal details and conduct an analysis of your overall situation including lifestyle objectives, investment needs and personal financial information before providing any advice.

If you do not provide the personal information requested, we may not be able to provide you with the financial services you require.

Accessing and updating your personal information

If you have concerns about the accuracy or completeness of the personal information we hold, you may request to access your personal information by contacting your adviser, or the Compliance Officer using the contact details in this FSG.

Privacy Policy

We are committed to protecting your privacy. Your personal information will be handled in accordance with our privacy policy. This document outlines how the information we collect from you is used, stored and disclosed.

A copy of our privacy policy will be provided to you and can also be obtained from our offices or from our website.

OTHER INFORMATION

How can I give you instructions?

You can give us instructions by telephone, email, in person or other means agreed with us.

Some financial product providers have their own rules about how to give instructions. Please refer to the specific Product Disclosure Statement of the relevant product for those details.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Globe has an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify your identity and the source of any funds. Accordingly, we may ask you to provide particular identification documents such as your passport or driver's licence.

Will anyone be paid for referring me to you?

Where you have been referred to your adviser by a third party, any referral payments will be disclosed in your advice/disclosure document.

COMPLAINTS

Globe has and continues to maintain Professional Indemnity Insurance in accordance with the Corporations Act 2001. Our Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Globe and our employees in respect of our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any employee who has ceased work with Globe for work done whilst engaged with us.

Globe is a member of the Australian Financial Complaints Authority (AFCA). If you have a complaint about the financial products or services provided to you, you should take the following steps:

1. Contact your adviser to discuss your complaint.
2. If the complaint is not resolved to your satisfaction within 5 business days, please contact our Complaints Officer on 08 9463 0047, or in writing to:
Complaints Officer
Globe Financial Planning
PO Box 655
West Perth WA 6872.

We will endeavour to resolve your complaint quickly and fairly.

If you are still not satisfied with the outcome, you have the right to complain to AFCA on 1800 931 678, or online at www.afca.org.au. Or at their address

Australian Financial Complaints Authority Ltd
GPO Box 3
Melbourne, VIC 3991

ADVISER PROFILE – DAVID SHARPE

OVERVIEW

In addition to his 5 years of Tertiary education, David has spent the last 15 years helping his clients meet their personal and financial goals and objectives. David established Globe Financial Planning with a clear goal of providing holistic advice to his clients ensuring that no stone was left unturned, whether that be helping client's children budget for the first time, assisting with retirement planning or ensuring that a client's estate is appropriately structured.

QUALIFICATIONS

David holds a Diploma in Financial Planning and is a Certified Financial Planner. David also holds a Bachelor of Commerce (With Distinction) from Curtin University.

AREAS OF SPECIALISATION

David provides Holistic Financial Advice encompassing:

- Wealth Management;
- Tax Effective Investment Strategies;
- Strategic Financial Modelling;
- Personal Risk Management;
- Cash flow Planning;
- Pension Strategies;
- Estate Planning; and
- Superannuation Strategies.

SPECIAL INTERESTS

David has two loves in his life, his family and all things sport. David is married and, with his wife Jen, has three sons Harvey, Spencer and Jasper. David is an avid West Coast Eagles supporter and would have his boys lining up for the Eagles tomorrow, or perhaps wearing the Baggy Green. David's other passion is travel, with the bug first biting when he was 20 as he spent 9 months travelling the "Globe". Visiting sites such as Gallipoli, Lords Cricket Ground and the Berlin Wall.

PROFESSIONAL MEMBERSHIPS

David is a member of the Financial Planning Association of Australia (FPA), the Australian Institute of Company Directors and the Tax Practitioners Board. He abides by their code of professional conduct and ethics.

AUTHORISATIONS

David is authorised (Rep No: 237326) to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;
- Securities; and
- Standard Margin Lending Facility.

GLOBE FINANCIAL PLANNING FEES AND CHARGES

Through David, Globe may be paid by either Financial Planning Advice Fees and/or Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting. Globe Financial Planning's minimum fee for the preparation of a Statement of Advice is \$4,950 incl. GST. Should the fee be higher, you will be notified prior to the commencement of any work. The fees/charges relating to only specific advice on matters such as financial modelling, superannuation or risk advice will be quoted prior to any work undertaken.

David provides the option of ongoing financial coaching and advisory services. This may be charged as a fixed fee or as a percentage of assets. You will be notified of the cost involved prior to the commencement of any ongoing services. David is a Director of Globe Financial Planning Pty Ltd and will receive a salary/benefit from this company as will be entitled to profit.

Document	Adviser Profile – David Sharpe
Version	1.1
Last annual review	31 May 2019
Last updated	7 January 2019
Owner	Globe Financial Planning

ADVISER PROFILE – SCOTT CURREN

OVERVIEW

Scott has spent the last 10 years working in the financial planning profession. He has a desire to develop strong, long-term client relationships that allow clients to identify and explore what their lifestyle goals and objectives are now and into the future. This ongoing two-way conversation allows these goals and objectives to be reviewed and challenged over time, providing his clients peace of mind that their best interests are at the forefront of everything he does.

QUALIFICATIONS

Scott holds a Diploma in Financial Planning and is completing the Certified Financial Planner Certification, the highest designation in financial planning that displays an adviser's commitment to the highest ethical standards. Scott also holds a Bachelor of Business (Banking and Finance) from the University of South Australia.

AREAS OF SPECIALISATION

Scott provides Holistic Financial Advice encompassing:

- Wealth Management;
- Tax Effective Investment Strategies;
- Strategic Financial Modelling;
- Personal Risk Management;
- Cash flow Planning;
- Pension Strategies;
- Superannuation Strategies;
- Estate Planning; and
- Aged Care

SPECIAL INTERESTS

Scott hails from the Barossa Valley and although he enjoys a fine drop, his passion for sport is far greater. Although he's made Perth his home, he still barracks for all South Australian teams including his mighty Crows. His love of playing cricket lead him to living in England for a few seasons where he met some amazing people and travelled the globe. One of his favourite trips was working with white lions in South Africa. His adventures eventually lead him to his wife, Bianca, and last year they started their family with the arrival of Mia Grace who is the apple of her dad's eye.

PROFESSIONAL MEMBERSHIPS

Scott is an Associate member of the Financial Planning Association and Tax Practitioners Board abides by their codes of professional conduct and ethics.

AUTHORISATIONS

Scott is authorised (Rep No: 1237746) to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts (“RSA”) products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation;
- Securities;
- Standard Margin Lending Facility; and

GLOBE FINANCIAL PLANNING FEES AND CHARGES

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Scott provides the option of ongoing financial coaching and advisory services. This may be charged as a fixed fee or as a percentage of assets. You will be notified of the cost involved prior to the commencement of any ongoing services. Scott is an employee of Globe Financial Planning Pty Ltd and will receive a salary/benefit from this company for services he provides to clients. Remuneration is not linked to any specific client.

Document	Adviser Profile – Scott Curren
Version	1.0
Last annual review	31 May 2019
Last updated	7 January 2019
Owner	Globe Financial Planning