

FINANCIAL SERVICES GUIDE

Understanding the advice process and our relationship with you

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CENTREPOINT ALLIANCE

Matrix Planning Solutions Limited ABN 45 087 470 200 | Australian Financial Services Licence (AFSL) Number 238256. Part of the Centrepoint Alliance group

PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by Matrix Planning Solutions and your Financial Adviser (Adviser), who is an authorised representative of Matrix Planning Solutions. 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.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including their relevant authorised representative number, 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.

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

Not Independent

Matrix Planning Solutions is a wholly owned subsidiary of Centrepoint Alliance Limited. The Centrepoint Alliance group issue and distribute financial products, and receive benefits from product issuers.

Matrix Planning Solutions and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the Remuneration section for more information.

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Matrix Planning Solutions can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink/Veterans' Affairs Assistance
- Aged Care



Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing



Wealth Protection

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



Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

THE 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 Fact Find and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. A declaration section is included to enable 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 is generally used to document and agree upon your level of risk tolerance.

Your Adviser may also use an engagement document to define the arrangement with you, and fees that may apply.

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, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed using 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 the basis of the advice, explanation of strategies and products recommended and relevant disclosures including costs of 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 and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An Ongoing Fee Arrangement may be used to formalise the ongoing services that your Adviser has agreed to provide for a fee. Alternatively, you may agree to a Fixed Term Arrangement with your Adviser that 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 that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

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



REMUNERATION

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

Your Adviser

The cost of providing a financial advice or service 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; and/or
- Commissions paid by insurance providers.

Please refer to the Adviser Profile for detailed estimates and ranges of fees and commissions. All fees and commissions are initially paid to Matrix Planning Solutions 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 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.

The Licensee

Matrix Planning Solutions receives a flat fee per Adviser for the provision of services required under its AFSL. In some limited circumstances Matrix Planning Solutions may receive additional remuneration. If applicable, this will be disclosed in the Adviser Profile.

The Centrepoint Alliance group

Matrix Planning Solutions is a wholly owned subsidiary of Centrepoint Alliance Limited ABN 72 052 507 507, an ASX listed company. The Centrepoint Alliance group of companies issues and distributes financial products and receive various fees and benefits.

Ventura Investment Management Limited (Ventura) ABN 49 092 275 258 AFSL 253045 provides services and pays various costs and expenses such as responsible entity and trustee fees, administration and custody fees, asset consultant fees and technology fees in respect of the following products. Ventura receives fees up to 0.4% p.a of the investment balances if you invest in any of the below:

- Ventura Managed Account Portfolios (VMAPS)
- Ventura iQ Portfolios
- IconiQ Investment
- IconiQ Super Wrap
- IconiQ SMA Scheme

Ventura may also be entitled to other fees and margins.

Centrepoint Services Pty Ltd ABN 55 065 455 745 is the Portfolio Adviser and can receive a tiered fee of up to 0.1% p.a. of the investment amount if you invest in the below:

- Centrepoint FirstChoice Managed Accounts

The Centrepoint Alliance group has arrangements in place with product issuers and service providers where payments are received to assist with providing education and training to our Advisers.

Centrepoint Alliance may also receive payments when you or your Adviser utilise certain services from the below providers:

- SMSF Administration Solutions Pty Ltd ABN 76 097 695 988, AFSL 291195, part of SuperConcepts Group

Fees and benefits received are not shared with your Adviser or Matrix Planning Solutions.

COMPLAINTS

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

1. Contact the Claims team at Centrepoint Alliance Limited to discuss your complaint.

   Phone 1800 653 244

   Online centrepointalliance.com.au/complaints

   Email complaints@cpal.com.au

   Mail Claims Manager, Centrepoint Alliance
   Level 8, 309-315 George Street
   Sydney NSW 2000

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

3. We will investigate the complaint and respond to you in writing 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.

4. If an issue has not been resolved to your satisfaction, you can 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

   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. 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. 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, including companies that form part of the Centrepoint Alliance group. These may include:

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

The Centrepoint Alliance group may engage third-party service providers to assist in the provision of products or services. For a list of companies that form part of the Centrepoint Alliance group and service partners that your personal information may be shared with, please visit centrepointalliance.com.au/centrepointpartners

Some services may require disclosure of personal information to service providers outside Australia including New Zealand, Japan, South Africa, USA, member states of the European Union, India, Vietnam, Thailand and the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Matrix Planning Solutions advisers.

Your Adviser may enter into outsourcing arrangements to countries other than those listed above. If so, your Adviser will disclose these arrangements separately to you.

Matrix Planning Solutions 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. centrepointalliance.com.au/privacy-policy

HOW TO CONTACT US

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