

Financial Services Guide



An aerial photograph of a coastal scene. In the upper half, a small white boat with a dark cabin is positioned in the deep blue ocean. Below the boat, a line of white, frothy waves is breaking, creating a stark contrast with the darker water. The lower half of the image shows a sandy beach littered with numerous dark, jagged rocks of various sizes. The overall color palette is dominated by the blues of the sea and the whites of the foam, with the warm tones of the sand and rocks at the bottom.

CRUZ



Purpose of this FSG

This FSG will help you decide whether to use the services that we offer.

It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

Not Independent

It is important to note that we are paid a commission by the product provider when providing advice on risk insurance policies. Our advice on risk insurance is therefore deemed by law to be not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

About Cruz Financial Planning

Cruz Financial Planning Pty Ltd authorises the following experienced financial advisers:



Jayden Post | Principal & SMSF Specialist Adviser™

Representative no. 001249656

Bachelor of Business (Fin Planning) | Diploma of Financial Planning
Self Managed Superannuation Funds



Riley Jan | Financial Adviser

Representative no. 001304067

Masters of Fin Planning | Bachelor of Commerce (Econ) | Bachelor of Laws
Grad Dip in Legal Practice
Self Managed Superannuation Funds



Samuel Boon | Financial Adviser

Representative no. 001305760

Bachelor of Commerce (Fin Planning) | Graduate Diploma of Fin Planning

Adviser Remuneration

Jayden Post is the Managing Director of Cruz Financial Planning. He is paid a salary and shares in the profits of the practice.

Riley is an employee and shareholder of Cruz Financial Planning Pty Ltd and receives a salary and shares of the profits of the practice. He may also qualify for performance bonuses based on qualitative and quantitative goals that assess his overall contribution to the business. These bonuses are not directly tied to revenue from individual clients.

Samuel is an employee of Cruz Financial Planning Pty Ltd and receives a salary. He may also qualify for performance bonuses based on qualitative and quantitative goals that assess his overall contribution to the business. These bonuses are not directly tied to revenue from individual clients.

The Financial Advice Process

We recognise that the objectives and personal circumstances are different for each client.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide you with personal advice it will be explained thoroughly and documented in a Statement of Advice (SoA), which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) where a financial product, other than securities, is recommended. This contains information to help you understand the product being recommended.

At all times, you can contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide you with further advice to keep your plan up to date based on any minor changes in your circumstances, changes in the law and changes in the economy and/or products.

If we provide further advice, it will be documented in another advice document – either a Record of Advice (RoA) or Statement of Advice (SoA) - depending on the significance of the changes in circumstances. You can request a copy of the SoA or RoA at any time up to 7 years after the advice is provided.

Fees

Discovery Meeting

The Discovery Meeting is the essential first step for crafting a personalised financial plan that aligns with a client's unique goals.

The Meeting is a two-hour collaborative session that dives deep into the client's personal and financial situation as well as their aspirations for the future.

Once this information has been ascertained, an in-depth SWOT analysis (Strengths, Weaknesses, Opportunities & Threats) will be conducted.

In addition to this, the session will explore the client's values, goals, key relationships and provide all parties with a picture of where the client is today, where they are going and milestones needed to reach those goals.

By the end of the meeting, the client will have a clear understanding of their financial situation and how Cruz can best support their financial journey.

Your Investment for a Discovery Meeting is \$550.

Design Phase (Initial or Ad Hoc Advice)

The Design Phase serves as the foundational starting point for all new clients at Cruz, establishing the basis for a strong adviser-client relationship.

Cruz will provide tailored strategic and product recommendations, empowering clients to make informed decisions that support their long-term financial success.

The Design Phase concludes upon the delivery of the Statement of Advice. Should clients choose to proceed with implementation, they have the option to transition to one of our programs outlined below.

Deliverables include:

- Advice Document (SoA or RoA)
- Lifestyle Funding Path

Your Investment in our Design Phase starts from \$4,400.

Cruz Partnership Program

The Cruz Partnership Program is a holistic 12-month engagement agreement. This program is designed for all clients who wish to engage Cruz long-term.

As part of the program, clients will also benefit from a check-in meeting, offering an opportunity to review progress, refine goals, and plan for future success.

The Cruz Partnership Program is built to foster long-term relationships, delivering tailored solutions, ongoing collaboration and accountability to help clients achieve their objectives and thrive as we work together in the future.

Deliverables include:

- Check-In Meeting
- Advice Document (SoA or RoA)
- Implementation of advice as required

The exact services and fees will be set out in our Engagement Agreement.

Your investment in the Cruz Partnership Program starts from \$4,400.



Lead Adviser Program

Our Lead Adviser Program is designed for clients who seek a more comprehensive approach to managing their financial affairs.

This program includes our Strategic Planning service, ensuring that clients' financial objectives are clearly defined, and a detailed plan is crafted to help achieve them.

Additionally, the Lead Adviser Program incorporates elements of Relationship Management, typically involving collaboration with the client's accountant and life insurance adviser. This ensures that the core aspects of their financial strategy are managed cohesively.

Clients enrolled in the Lead Adviser Program benefit from two scheduled meetings each year.

The first is a tax planning meeting held prior to the end of the financial year, where we review their financial position and develop strategies to minimise tax liabilities.

The second is a Check-In Meeting before the end of the calendar year, providing an opportunity to assess the progress towards their financial goals and make any necessary adjustments.

Depending on the client's unique circumstances, there may also be an element of Investment Consulting included, offering tailored advice to optimise their investment portfolio.

By participating in the Lead Adviser Program, clients gain access to a dedicated team of professionals committed to helping them navigate their financial journey with confidence.

Our proactive approach ensures that clients receive timely and relevant advice, empowering them to make informed decisions and achieve their financial aspirations.

Whether they are planning for retirement, managing their investments, or seeking to protect their assets, the Lead Adviser Program provides the support and expertise they need to succeed.

Deliverables include:

- Tax Planning Meeting & Check-In Meeting
- Advice Document (SoA or RoA)
- Implementation of advice as required
- Lifestyle Funding Path Document

The exact services and fees will be set out in our Engagement Agreement. Your investment in the Lead Adviser Program starts at \$1,100 per month.

Please note, any services that are to be provided by external Subject Matter Experts may incur a fee and you will need to agree to this with them.

Private Office Program

The Private Office Program is our premier offering.

It is designed for clients who require a hands-on, all-encompassing and more personalised approach to managing their financial affairs.

This program includes both our Strategic Planning and full Relationship Management services, ensuring that every aspect of our client's financial situation is meticulously planned and executed.

Our bespoke Investment Consulting is tailored to their unique circumstances, providing them with the most relevant and effective strategies to achieve their financial goals.

In the Private Office Program, we offer a structured four-meeting-per-year process, dividing the year into quarters to ensure that all aspects of our client's financial affairs are appropriately managed and implemented.

Each quarter is themed around collaboration with other professionals involved with our clients, such as accountants, mortgage brokers, general insurance brokers, life insurance advisers, financial advisers, and estate planning solicitors.

Cruz manages the engagement with these professionals and invites them to attend the relevant Private Office quarterly meeting, ensuring a cohesive and integrated approach to your financial strategy.

By participating in the Private Office Program, the client gains access to a dedicated Private Office Adviser and Financial Adviser with Cruz, committed to providing them with the highest level of service and expertise.

Our collaborative approach ensures that all members of the client's professional network work together seamlessly, delivering interconnected advice that enhances their overall financial strategy.

Deliverables include:

- 4 x Quaterly Management Team Meetings
- Advice Document
- Implementation of advice as required
- Lifestyle Funding Path Document
- Information That Matters Document

The exact services and fees will be set out in our Engagement Agreement.

Your investment in the Private Office Program starts at \$2,200 per month.

Conflicts of Interest

Business Interests

Jayden Post and Nat Daley also collectively own 50% of Cruz Business Insurance Pty Ltd which provides general insurance services.

Referral Fees

Cruz has a referral arrangement with Mortgage Architects Pty Ltd (ABN 91 618 453 437) to provide mortgage broking services. When you take out a loan with Mortgage Architects, Cruz may share in 33% (incl GST) of the upfront and ongoing commission from the loan.

E.g. If Mortgage Architects is paid a \$5,000 upfront commission and \$1,000 ongoing commission, then we may receive \$1,650 upfront and \$333 ongoing as a part of this arrangement. Any referral fees that may be payable to Cruz will be disclosed to you by Mortgage Architects..

Cruz also has a referral arrangement with the Beaulife Group (ABN 63 835 866 399) to provide personal insurance advice. When a personal or business insurance policy is put in force through Beaulife, Cruz may receive 22% (incl GST) of the upfront and ongoing commissions paid to Beaulife.

E.g. If Beaulife is paid \$5,000 upfront commission and \$1,000 ongoing commission, then we may receive \$1,100 upfront and \$220 ongoing as a part of this arrangement. Any referral fees that may be payable to Cruz will be disclosed to you by Beaulife.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

For full details of our dispute resolution process, please refer to our Dispute Resolution Policy which is available on request or on our website.

Cruz Financial Planning holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

You can access the Privacy Policy on our website.

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