Financial Services Guide

V6.0

P3 Financial Planning Pty Ltd

21st February 2025

Our Contact Details:

P3 Financial Planning Pty Ltd   AFSL No.464 628

Street Address:

Level 4, Toowong Terraces

31 Sherwood Road

Toowong QLD 4066

Postal Address:

PO Box 142, Indooroopilly QLD 4068

Phone: 07 3378 9681

Email: info@p3fp.com.au

Website: www.p3fp.com.au

Providing Entity

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Purpose

The purpose and content of this Financial Services Guide (FSG) is:

1. To assist you to determine whether to use any of the services described herein;
2. To include details of how we and our associations are remunerated for our services; and
3. To contain details about how complaints against us will be handled.

As part of our delivery of services to you, we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice/Record of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Lack of Independence

Legislative Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions. So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

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Our Services

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- ✓ Basic deposit and payment products limited:
    - Basic deposit products;
    - Deposit products other than basic deposit products;
- ✓ Debentures, stocks or bonds issued or proposed to be issued by a government;
- ✓ Life Products including:
    - Investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
    - Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- ✓ Interests in managed investment schemes including:
    - Investor directed portfolios;
- ✓ Retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);
- ✓ Securities;
- ✓ Standard margin lending facilities;
- ✓ Superannuation; and
- ✓ Individually Managed Accounts (IMA):
- ✓ Managed Discretionary Accounts (MDA):

If your adviser has any limitations that restrict their ability to advise on any of the above product classes they will advise you at the time they meet you.

Therefore, we are able to arrange, dispose, and acquire the following products and services on behalf of another person in respect of:

- ✓ Cash Accounts,
- ✓ Term Deposits,
- ✓ Superannuation including Self Managed and Employer
- ✓ Shares,
- ✓ Commercial debentures,
- ✓ Standard Margin Loans,
- ✓ Education and Insurance Bonds, Funeral Plans,
- ✓ Exchange Traded Funds
- ✓ Centrelink and other government benefits including age care
- ✓ Retirement Income streams, including pensions and annuities
- ✓ Investor Directed Portfolio Services
- ✓ Salary Packaging
- ✓ Ongoing advice and services, including regular portfolio reviews to retail and wholesale clients.

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Transaction Services

If you do not require advice from us, but wish to complete a transaction, we can also arrange for you to apply for the kinds of products referred to above. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, normally we will ask you to confirm your instructions in writing and sign an acknowledgement form. You can ask us for a copy of the form at any time. Product transactions can only be completed on those products where our license allows.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

How you can pay for our services

P3 Financial Planning is a fee for service firm. This means that you only pay for the advice and services that you receive as agreed to upfront.
We will agree with you the amount you pay based on:

- A flat dollar fee;
- An hourly rate;
- The amount you invest or
- Combination of the above.

You can pay in the following ways:

- deduction from your investments as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract; or
- Combination of the above.

If you are not already on a fee for advice package, you can move to this payment method at any time.

Other payments we may receive:

We will provide you with details of all fees, commissions, or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked – based examples. Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits in relation to any other financial service we provide you.
Please refer to our Practice Brochure, for additional information on your Adviser, our services and payment of fees.

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Referral arrangements

If you have been referred to us or we refer you to someone else, we may pay or receive a referral fee, commission or benefit for that referral.

Your Statement of Advice provides details of any referral fee paid.

Our Associations and Relationships

P3 Financial Planning is a privately owned financial planning advice firm which generally recommends products that are listed on our approved product list. Before any products are added to this list a comprehensive review/research process is undertaken. Products are required to meet minimum standards before added to the approved product list.

If products available are not appropriate for your circumstances then we may recommend a product outside of this list.   At all times, we will ensure that our recommendations are in your best interests.

Non monetary benefits

Your adviser may receive other benefits which relate to genuine education, training or technology software. These benefits are recorded in a register, which you can view an extract upon request.

Documents you will receive from us

In addition to receiving the **Financial Services Guide** (FSG) when providing you with financial advice, we will also provide you with a written **Statement of Advice (SoA) or a Record of Advice (RoA).**

This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this Financial Services Guide (FSG).

We may also provide you with a **Managed Discretionary Account** contract if we consider the MDA service to be in your best interests.

All fees to be paid are confirmed with you in writing for your agreement in the form of our **Letter of Engagement (LOE), Client Profile or Ongoing Service Agreements (OSA).**

We will also provide you with a **Product Disclosure Statement (PDS)** or other documents for all financial products we recommend, where applicable, to help you make informed decisions.

Giving us instructions

If you want to make changes to your financial plan or provide other instructions, you can contact us using the details in the front of the FSG. Generally, you will need to give us these instructions in writing and send via fax, email, post or other methods as agreed by us.

Disputes Handling & our Complaints Policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt;
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFCA's website is www.afca.org.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and have adequate financial provision for any policy excess). Provision is adequate in regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

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Handling your Personal Information

Your privacy is important to us. To learn more about how we collect your information, what it is used for and who we share it with, please refer to our Privacy Policy which you can download from www.p3fp.com.au or request a copy from us.

The key features of our policy that you should be aware of are as follows:

Collection of your information

As part of our financial planning advice to you, we need to collect information about you. Where possible we collect this information from you directly in the form of our **Client Profile.**

Should we be authorised by you, we can also collect personal information from other sources such as your employer, accountant, fund/insurance intermediaries or solicitor.

If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the **Anti- Money Laundering and Counter Terrorism Financing Act (AML/CTF) 2006** to implement client identification processes. This requires you to present identification documents such as passports and driver's licenses in order to meet our obligations where appropriate.

Disclosing your personal information

Dependent on advice being provided, we may provide your personal information to the following types of service providers:

- Other advisers, paraplanners and organisations who work with us to provide financial services;
- Your adviser may, in the future, disclose information to other financial organisations such as insurance providers, superannuation trustees, stockbroker, banking, accountant, solicitor and product providers related to the financial services you have requested;
- To organisations that help us operate our business such as those that provide administrative, financial, accounting, insurance, research, legal, strategic, auditing, computer or other business services;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt out as set out in our Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Protecting your Privacy

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations is kept securely.

If you have any questions relating to this Financial Services Guide, please discuss with your adviser.

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Managed Discretionary Services

This part of the FSG – about MDA services – is prepared pursuant to ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

<u>About our MDA Service:</u>

1. Corporate Actions – we will take your instructions on these matters unless you delegate the discretion to deal with them for you under our MDA Service agreement with you.
2. MDA Contract - to provide our services to you we will need you to execute an MDA Services contract with us.
3. Investment program – this forms part of the MDA Contract and will include information about:
   a. the nature and scope of the discretions that you will be authorised and required to exercise;
   b. any significant risks associated with the MDA contract;
   c. the basis on which the MDA contract is considered to be suitable for the client; and
   d. warnings that the MDA contract:
      i. may not be suitable for the client if the client has provided limited or inaccurate information about their relevant circumstances; and
      ii. may cease to be suitable if the client's relevant circumstances change.
4. Our fees and Costs for providing our service will be detailed in the MDA Contract but the table below will assist you to understand how we charge for our MDA Services.

Significant risks you should be aware of – we will have authority to make transaction decisions without seeking your input unless you specify otherwise. Our objective at all times will be to ensure we match the portfolio to agreed strategic and (when required) tactical asset allocation targets. We will use technology to help us to track all this and there is a risk (albeit small) that a technological failure could negatively impact your portfolio – e.g. an outage when we need to move quickly to protect your position. We believe these are the main risks you face under an MDA service over and above the risks other investors must deal with. We believe the MDA service enables us to move quickly to best manage your position, an advantage over traditional "advice/accept/transact" arrangements.

We may outsource certain services we offer, e.g. portfolio administration, and transaction settlement. Our approach to the selection of our outsourced service providers involves taking into consideration financial stability, administration systems, provision of services, quality of data provided, cost of services and competitiveness in the market. We continually review to ensure that the outsourced arrangements which we put in place are delivered in accordance with our obligations to you.

Our material outsourcing arrangements are currently with:

- HUB24 Pty Ltd which is a regulated platform and used for custodial and depository services. If we recommend you open a HUB24 account, you will be given a Product Disclosure Statement. P3 Financial Planning does not act as a custodian of your assets.
- Interactive Brokers Group, Inc. (IBKR) which is a custodial share broking platform and used for custodial and depository services. If we recommend you open an IBKR account, you will be given a Product Disclosure Statement. P3 Financial Planning does not act as a custodian of your assets.

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Fees and other costs

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your account, from the returns on your investment or from the assets held within the MDA service arrangement.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Our Fee Schedule

Advice Fee Schedule

P3 Financial Planning are predominantly a fee for service practice and have been for over 10 years.

We offer a range of payment options for your convenience. All fees are gst inclusive.

Invoices are required to be paid within 7 days of issue.

Our current fee structure is as follows:

Upfront Advice Fees - Strategic Advice including Wealth Creation and Retirement Planning

	***Foundations Playbook**	***Pathway to Wealth (P2W)**	***Prosperity**
Advice Needs	**Up to $1,650**	**Up to $3,300**	**Up to $7,700**

***all fees are negotiable depending on actual advice needs required**

Everyone has different advice needs. From our experience, there are traditionally three forms of advice needs which we have identified. Hence, we have structured our fees accordingly based on time, research and preparation of our advice and required documentation for you:

- Foundations — For clients that are starting to plan and traditionally have 1 advice need to begin with;
- P2W — Generally clients cash flow is starting to free up more and now are seeking advice to begin structuring financial affairs better, starting the journey of Prosperity;
- Prosperity — Time to look at your whole situation involving the development of a comprehensive PLAN to meet your overall goals in order of priority - time to plan, provide and prosper for the future.

Ongoing Advice Fees

P3 Financial Planning prides itself on providing comprehensive ongoing service which suits our clients' preferences and portfolio needs.

We have regular contact with you and make changes where necessary in between our face-to-face meetings each year.

Our team is here to answer any administration questions you may have throughout the year and help you with any paperwork that you require. We take the headache out of maintaining the record keeping and having it "accountant ready" to enable the required regulatory reporting to be completed each year.

You have 24 hours 7 days a week access to our **P3FP Client Portal** system to view your portfolio and organise your finances through login's provided to you upon your subscription to our ongoing services.

Fees are discussed and negotiated with you based on your needs and charged on a monthly basis.

Other Fees

Ad hoc Advice	This is where you do not wish to participate in an ongoing service fee arrangement but require some ongoing advice on an ad hoc basis, an hourly fee is charged at $330.
Administration Services	This includes any ad hoc completion of paperwork if not participating in an ongoing service fee arrangement and requires us to complete any forms on your behalf such as Centrelink schedules, salary packaging, and any transactional services that requires no advice. Fees are charged on an hourly basis - $165
Personal Insurance Advice	Arrangement of personal insurance advice needs often results in fees being paid through a commission basis from product providers. These can be between 0% and 66% of the first year's premium quoted. These are paid by the product provider and not an additional cost to you. This covers the research, administration and advice provision undertaken on your behalf.

MDA Fee Schedule

Fee Definitions:

- **MDA Fee:** The ongoing service arrangement amount charged by the Investment Manager. Fees are charged monthly and based on a flat rate or an annual percentage of your portfolio value calculated at the end of each month.

- **Management Expense Ratio (MER):** Each portfolio contains numerous Exchange Traded Funds (ETF's) to give diversification and exposure to tactical and thematic strategies. These ETF's inherently carry costs for the management, operating and transacting associated with running them. These costs are borne indirectly to investors through the ETF, known as the MER.

- **Transaction Fees:** Transaction Fees are the costs incurred at the brokerage when trading listed securities. Brokerage is paid by the client at a minimum of $6.60 (inc GST) or 0.09% for IBKR & $11 (inc GST) or 0.11% for HUB24 on all transactions. The below example is an average based on our historic activity when managing client portfolios both actively and passively. Consideration to these costs is always in the forefront of the Investment Committee's decision making.

Service Definitions:

- **Portfolio Monitoring:** This is the process of assessing the portfolio's Asset Allocations and individual holdings in the context of changing macroeconomic and company specific conditions. This is undertaken by members of the Investment Committee, at a minimum frequency as outlined below.

- **Reviews:** We are required to conduct a review at least every 13 months in order to assure that your Investment Program remains suitable for you.

- **Platform Fee:** The administration fee charged by the Regulated Platform for their services.

Summary of MDA Fees & Examples (Interactive Brokers)

	Expedition	Ascent	Summit
Investment Amount	> $10,000	> $75,000	> $300,000
MDA Fee	$12.95/ month	0.33%	0.33%
Approximate MER	0.30% - 0.38%	0.30% - 0.38%	0.30% - 0.38%
# of Holdings	4 - 8	8 – 16	32 - 40 +
Portfolio Monitoring	Monthly	Monthly	Weekly
Reviews	Annual	Annual	Bi-annual
Fee Example (Per Annum)			
Example Balance	$15,000	$100,000	$500,000
Example MDA Fee	$155	$330	$1,650
Approximate MER Costs	$51	$330	$1,400
Approximate Total Cost	$206	$660	$3,050

Summary of Services & Fee Examples – HUB24 Choice Invest

Choice Invest	Ascent	Summit
Investment Amount	> $75,000	> $300,000
MDA Fee (ex GST)	0.325%	0.325%
Approximate MER	0.31% - 0.36%	0.25% - 0.27%
# of Holdings	8 - 16	32 - 40 +
Portfolio Monitoring	Monthly	Weekly
Reviews	Annual	Bi-annual
Platform Fees (HUB24)	-**Tiered percentage fee**: 0.30%-0.00% (subject to a minimum tiered percentage fee of $350) **+** -**Account keeping fee**: $360 **+** -**Cash management fee**: 1.75% on the amount in your cash account **+** -**Expense recovery**: 0.025% (on the total balance of your account)	-**Tiered percentage fee**: 0.30%-0.00% (subject to a minimum tiered percentage fee of $350) **+** -**Account keeping fee**: $360 **+** -**Cash management fee**: 1.75% on the amount in your cash account **+** -**Expense recovery**: 0.025% (on the total balance of your account)
Fee Example (Per Annum)		
Example Balance	$50,000	$500,000
Platform Fees (HUB24)		
-Tiered percentage fee	$350	$1,050
-Account keeping fee	$360	$360
-Cash management fee	$18	$175
-Expense recovery	$13	$125
Subtotal Platform Fees	**$740**	**$1,710**
Example MDA Fee (ex GST)	$163	$1,625
Approximate MER Costs	$175	$1,300
Approximate Total Cost	**$1,078**	**$4,635**

Summary of Services & Fee Examples – HUB24 Choice Super

Choice Super	Ascent	Summit
Investment Amount	> $75,000	> $300,000
MDA Fee (ex GST)	0.325%	0.325%
Approximate MER	0.31% - 0.36%	0.25% - 0.27%
# of Holdings	8 - 16	32 - 40 +
Portfolio Monitoring	Monthly	Weekly
Reviews	Annual	Bi-annual
Platform Fees (HUB24)	-**Tiered percentage fee**: 0.32%-0.00% (subject to a minimum tiered percentage fee of $150) **+** -**Account keeping fee**: $360 **+** -**Cash management fee**: 1.75% on the amount in your cash account **+** -**Expense recovery**: 0.025% (on the total balance of your account)	-**Tiered percentage fee**: 0.32%-0.00% (subject to a minimum tiered percentage fee of $350) **+** -**Account keeping fee**: $360 **+** -**Cash management fee**: 1.75% on the amount in your cash account **+** -**Expense recovery**: 0.025% (on the total balance of your account)
Fee Example (Per Annum)		
Example Balance	$50,000	$1,000,000
Platform Fees (HUB24)		
-Tiered percentage fee	$160	$1,600
-Account keeping fee	$360	$360
-Cash management fee	$18	$350
-Expense recovery	$13	$250
Subtotal Platform Fees	**$550**	**$2,560**
Example MDA Fee	$163	$3,250
Approximate MER Costs	$175	$2,600
Approximate Total Cost	**$888**	**$8,410**

P3FP

P3 FINANCIAL PLANNING

PLAN • PROVIDE • PROSPER

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