Financial Services Guide.

Firstlight Financial Planning Pty Ltd · ABN 81 618 516 135 · AFSL 532193
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www.firstlightfinancialplanning.com.au

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Purpose of this guide.

This Financial Services Guide will help you decide whether to use the services we offer.
It covers:

- the services we offer and what they cost;
- any conflicts of interest that may affect those services;
- how we are paid; and
- what happens if you are not satisfied with our work.

Our services

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

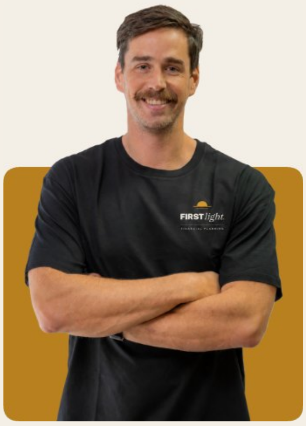
- Superannuation, including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

Not independent

You should know that a product provider pays us a commission when we advise on risk insurance policies. Our advice on risk insurance is therefore deemed by law not to be independent, impartial or unbiased. In every other case we charge a fee for our advice, and we receive no commission or other payment from product providers.

About Firstlight Financial Planning.

Firstlight Financial Planning Pty Ltd authorises the following advisers.

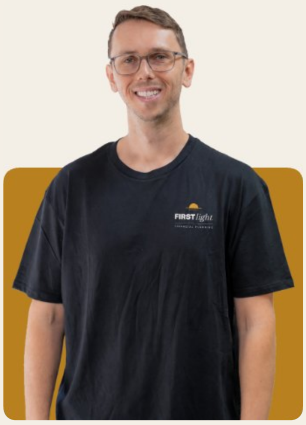


Jayden Post

PRINCIPAL ADVISER

Rep. no. 001249656

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

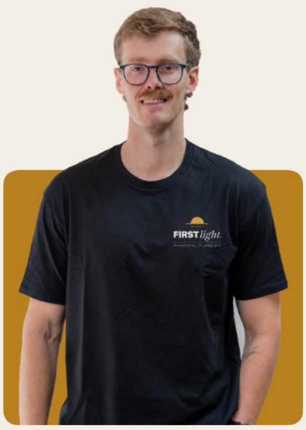


Riley Jan

FINANCIAL ADVISER

Rep. no. 001304067

Masters of Financial Planning · Bachelor of Commerce (Economics) · Bachelor of Laws · Graduate Diploma in Legal Practice · Self Managed Superannuation Funds



Samuel Boon

FINANCIAL ADVISER

Rep. no. 001305760

Bachelor of Commerce (Financial Planning) · Graduate Diploma of Financial Planning

Adviser remuneration.

Jayden Post

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

Riley Jan

Riley Jan is a director and shareholder of Firstlight Financial Planning. He is paid a salary and shares in the profits of the practice.

Samuel Boon

Samuel is an employee of Firstlight 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. Those bonuses are not tied to revenue from individual clients.

The financial advice process.

Your objectives and your circumstances are your own. The process starts there.

Where we provide personal advice, we listen first, to understand what you are trying to do and where you stand. We ask questions, so that the advice we give is in your best interests.

The first time we give you personal advice, we explain it in full and document it in a Statement of Advice (SoA) that you can take away and read. The SoA sets out the basis for our advice, the main risks it carries, what it costs to put in place, the benefits we receive and any conflicts of interest that may influence it.

Where we recommend a financial product other than securities, we give you a Product Disclosure Statement (PDS), which explains the product being recommended. At any time you can call us and ask questions about our advice and the products we recommend.

You can give us instructions in writing, by phone or by email. In some cases we will need those instructions signed.

We may give you further advice to keep your plan current as your circumstances shift, or as the law, the economy or the products change.

Further advice is documented in another advice document — either a Record of Advice (RoA) or a Statement of Advice (SoA), depending on how much has changed. You can request a copy of either at any time up to seven years after the advice is given.

Fees.

Discovery meeting

The discovery meeting is the first step towards a plan built around your goals. It is a two-hour session that goes deep into your personal and financial position, and into what you want from the years ahead. Once we have that picture, we work through a SWOT analysis — strengths, weaknesses, opportunities and threats.

The session also covers your values, your goals and the people who matter to you, so everyone can see where you are today, where you are going, and the milestones in between. You leave it with a clear picture of your financial position and of how Firstlight can help.

YOUR INVESTMENT

$550 for a discovery meeting

Design phase (initial or ad hoc advice)

The design phase is where every new client relationship at Firstlight begins. We give you strategic and product recommendations built for your situation, so you can make decisions you understand.

The design phase ends when we deliver your Statement of Advice. If you decide to put the advice in place, you can move to one of the programs on the following pages. Deliverables are an advice document (SoA or RoA) and a Lifestyle Funding Path.

YOUR INVESTMENT

From $6,600 for the design phase

Firstlight Partnership Program.

The Firstlight Partnership Program is a twelve-month engagement, for clients who want to work with us over the long term.

It includes a check-in meeting — a chance to review progress, refine your goals and plan the year ahead.

The program is built for long relationships: advice made for your situation, ongoing collaboration, and someone holding you to what you said you would do.

DELIVERABLES INCLUDE

- Check-in meeting
- Advice document (SoA or RoA)
- Implementation of advice as required

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

YOUR INVESTMENT

From $6,600 a year

Lead Adviser Program.

The Lead Adviser Program is for clients who want their whole financial position managed in one place. It includes our strategic planning service, so your objectives are clearly defined and the plan to reach them is written down.

It also includes relationship management, which usually means working alongside your accountant and your life insurance adviser, so the core parts of your financial position are handled together rather than separately.

Clients in the program have two scheduled meetings a year. The first is a tax planning meeting before the end of the financial year, where we review where you stand and work out how to reduce what you owe. The second is a check-in before the end of the calendar year, to see how you are tracking and make any adjustments. Depending on your circumstances there may also be an element of investment consulting, to keep your portfolio doing what it is meant to do.

You get a team who know your situation and who come to you rather than waiting to be asked — whether you are planning for retirement, managing investments, or protecting what you have built.

DELIVERABLES INCLUDE

- Tax planning & check-in meeting
- Advice document (SoA or RoA)
- Implementation of advice as required
- Lifestyle Funding Path document

The exact services and fees are set out in our Engagement Agreement. Any work done by external subject matter experts may carry a fee, which you agree with them directly.

YOUR INVESTMENT

From $1,100 a month

Conflicts of interest.

Business interests

Jayden Post owns 25% of Firstlight Business Insurance, trading as DLB Insurance and Risk Solutions, which provides general insurance services.

Referral fees

Firstlight has a referral arrangement with Mortgage Architects Pty Ltd (ABN 91 618 453 437) for mortgage broking. When you take out a loan through Mortgage Architects, Firstlight may share in 33% (incl. GST) of the upfront and ongoing commission on that loan. If Mortgage Architects is paid a $5,000 upfront commission and $1,000 ongoing, we may receive $1,650 upfront and $333 ongoing. Any referral fee payable to Firstlight will be disclosed to you by Mortgage Architects.

Firstlight also has a referral arrangement with the Beaulife Group (ABN 63 835 866 399) for personal insurance advice. When a personal or business insurance policy is put in force through Beaulife, Firstlight may receive 22% (incl. GST) of the upfront and ongoing commissions paid to Beaulife. If Beaulife is paid a $5,000 upfront commission and $1,000 ongoing, we may receive $1,100 upfront and $220 ongoing. Any referral fee payable to Firstlight will be disclosed to you by Beaulife.

Other benefits

We may receive other benefits from product providers, such as training, meals and entertainment. We keep a register of any benefit received above $100, and it is available to you on request.

Making a complaint.

We aim to give you good advice and good service every time. If you are not satisfied, tell us. Call us, send an email, or put your complaint in writing to our office.

If our response does not satisfy you, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at www.afca.org.au. AFCA provides fair and independent financial services complaint resolution, free to consumers.

For the full detail of how we handle complaints, see our Dispute Resolution Policy, available on request or on our website.

Firstlight Financial Planning holds Professional Indemnity insurance that satisfies the compensation requirements of 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.

Our Privacy Policy sets out how we collect, hold, use and disclose your personal information. It also explains how you can see what we hold about you, how to have it corrected, and how to complain if you are not satisfied with the way we have handled it.

You can read the Privacy Policy on our website.

FIRST *light.*

FINANCIAL PLANNING

Advice that starts with your life.

THE LICENCE

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GET IN TOUCH

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