

## Financial Services Guide.

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A.C.N 095 254 694  
A.B.N 20 095 254 694  
Australian Financial Services Licence No. 225256

## A message from our Director

### Welcome to Universal Financial Planning!

As one of Australia's leading financial planning institutions we are committed to providing you with sound financial planning advice. We are proud to be among the first to offer a complete "one stop financial shop" approach to financial planning services in Australia. It really makes sense to have one company in touch with your long term planning, taxation, finance and lending needs, all conveniently located under the one roof.



More and more Australians are beginning to realise that legislation in areas such as taxation and superannuation are continuing to grow in complexity, and therefore such areas should be left to a team of professionals to ensure this legislation is working for you, rather than against you.

Our *Wealth Creation Program* is a comprehensive financial planning program that focuses on your goals. We have specifically designed this program to help average Australian families achieve extraordinary long-term results. We are not just here for the rich. Our holistic approach to financial planning means that many more people now have the ability to secure their financial future and improve their lifestyle.

Our promise to you as a client of Universal is this: "We will always listen to you carefully and never take you for granted under any circumstances. We will ensure our teams of financial advisors have the education, experience and abilities needed to serve you well." This means you can relax knowing the financial advice and coaching provided to you is of the level of excellence that many others only aspire to.

If you haven't already done so, join the Universal Financial Planning *Wealth Creation Program* today and begin laying solid foundations for you and your family's future.

Kind Regards



Jay McNabb  
Executive Director  
Universal Financial Planning Pty Ltd.

## Purpose of this guide

This financial guide is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

The matters covered by this guide include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees commissions and associates, which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

## Who are we?

**Universal Financial Planning** holds an Australian Financial Services Licence (see our credentials), and as such we are one of Australia's most diverse and unique financial planning service providers. To you this means we have the strength, skill, experience and the knowledge to help you succeed financially, no matter what your needs in an ever-changing world.

The Universal Group can give you access to education and investments such as negative gearing and managed funds, stock market investments, personal risk insurance, superannuation and rollovers, retirement planning, and access to other important services such as long term financial planning and advice, accounting and of course banking and lending advice.

We're here to help you succeed financially and we're committed to doing so in any way we can. We are currently working with hundreds of Australian families to become debt free and financially stable both now, and into their future.

Our success has come from understanding our client's needs for personal service. Many of our clients have been seeking our service because they don't want to be encumbered or worried about their wealth. Many people now realise that government legislation relating to superannuation and taxation is complex and confusing and thus see a real advantage in leaving it to the professionals.

*For more detailed information relating to our professional credentials please visit our website: [www.universalplanning.com.au](http://www.universalplanning.com.au)*

## How can we help you?

We provide high quality holistic financial planning advice administered in a unique format, which has been referred to by industry experts as ***"The standard all others should aspire to"***.

From years of experience and consultation with hundreds of clients we have developed the "Wealth Creation Program". The company was a finalist in the 2002 Champions of Champions Business Awards. This is a nationally recognised awards program for outstanding business within Australia and although Universal didn't win first prize, all employees are proud to be a finalist in the awards program. The program is designed to allow the client and the advisor to develop a strong relationship, which allows both the client and the advisor a clear picture of the overall plan and strategic direction.

A clear picture of success and how to get there is established along with client expectations and accountability. This can also be referred to as coaching, which for many is the long-term key for success, not a particular investment or insurance policy. And this is where Universal Financial Planning wins gold medals compared with other advisor firms.

Our Wealth Creation Program starts with the basics of cash management. What are the spending and savings decisions that are required to be undertaken to achieve the desired lifestyle? This is generally modelled in the first meeting and is often the most valuable yet most ignored part of the planning process. We then continue with regular reviews tracking actual versus projected results.

The rest of our Wealth Creation Program is modelled from here to encompass every aspect of your current financial situation, including debt funding, superannuation planning, taxation planning, investment planning advice and education.

By promoting our level of service we hope it will improve the advice provided to all Australians as they become aware of what true financial planning is all about.

We are a member of the Financial Ombudsman Service (FOS).

## Advisor Qualifications and Experience

### Len McCarthy



Len McCarthy has completed an Associate of Business (Accounting) and holds both a Certificate in Financial Markets and a Diploma of Financial Services. Len has worked in Financial Markets in Australia since 1987, having worked for leading stockbrokers, fund managers and merchant banks in Sydney and Melbourne.

### David Sayer



David holds a Bachelor Degree in Economics and a Bachelor Degree in Business, both of which were obtained from the University of Newcastle. He graduated with a triple major being; Economic Policy Analysis; Money, Banking, Trade and Finance; and e-Business. David holds an Advanced Diploma of Financial Services. He has worked in financial services since 2005.

## Our license details

The entity providing the advice is: **Universal Financial Planning Pty Ltd**

Australian Financial Services License Number: 225256

Address: Unit 7b, 500 High Street  
MAITLAND NSW 2320  
Telephone: 02 4933 3640

Advisors: Jim Massey, Len McCarthy and David Sayer.

The entity is authorised under its license to carry on a financial services business to:

**(a) provide financial product advice for the following classes of financial products:**

- (i) deposit and payment products limited to:
  - (A) basic deposit products
  - (B) deposit products other than basic deposit products;
- (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
- (iii) life products including:
  - (A) 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
  - (B) 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;
- (iv) interest in managed investments schemes including:
  - (A) investor directed portfolio services;
- (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account 1997);

- (vi) securities; and
- (vii) superannuation; and

**(b) deal in a financial product by:**

- (i) Applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
  - (A) deposit and payment products limited to:
    - (1) basic deposit products
    - (2) deposit products other than basic deposit products;
  - (B) debentures, stocks or bonds issued or proposed to be issued by a government;
  - (C) life products including:
    - (1) 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
    - (2) 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;
  - (D) interest in managed investments schemes including:
    - (1) investor directed portfolio services;
  - (E) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account 1997);
  - (F) securities; and
  - (G) superannuation;

to retail and wholesale clients.

## Our role as your advisor

When providing you with advice we will be acting on your behalf. Any matters where conflict of interest may arise will be specifically provided to you prior to advice being given.

Our advice to you will be based on the information you have provided to us about your circumstances. If this information is inaccurate or incomplete, the advice given may not ultimately suit your particular circumstances. In such cases we will not be responsible for any loss that may result.






You should ensure any information you provide to us is complete, factual and accurate. If required we will make your file available to you for confirmation.

Should you require additional information about the product recommended, you should make your request in writing.

Advice that we provide you will be in a written Statement of Advice.

## Receiving Instructions

We are able to receive your instructions by the following means:

-  By telephone
-  By fax
-  By email
-  By letter
-  In person

Where instructions are received other than in person we will reconfirm to you within 24 hours of receipt.

## How we are paid

In providing advice to you we will receive the following remuneration

- + Hourly rates of \$300 for non-WCP clients.
- + Wealth Creation Program Concept Plan \$495.
- + Wealth Creation Program (WCP) First year \$5,985. Subsequent years \$1,495.
- + Wealth Assist Plan \$295.
- + Commission of up to 10% on investment products.
- + Brokerage of up to 130% on life risk insurance products.
- + Your Advisor is paid a base salary and receives up to 40% of all brokerage fees and commissions received by Universal Financial Planning.

## Conflicts of interest

There are no circumstances or relationships existing with the product issuers that would influence our decision to recommend their products that we do not disclose in a Statement of Advice regarding such products.

We declare that some of our advisors hold units, either directly or through their personal superannuation accounts in funds managed through Colonial First State FirstChoice. Where an advisor holds shares in a company that's involved in some way in the advice being provided we will declare that fact.

We declare that Universal Home Loans Pty Ltd is a related entity of Universal Financial Planning Pty Ltd. Jay McNabb is the sole director and shareholder of both Universal Home Loans Pty Ltd and Universal Financial Planning Pty Ltd.

## Provisions for Compensation

Universal Financial Planning Pty Limited holds a professional indemnity policy for financial planning, life insurance broking and related activities. This covers both existing and former employees. It complies with Section 912B ASIC requirements.




## Complaints handling for investment or insurance

We are current members of the Financial Ombudsman Service (FOS)

Our membership number is 11325

We have in place an internal dispute process.

### If you have a complaint:

-  You should contact our office to explain the complaint.
-  We will attempt to satisfy your complaint within 3 days.
-  If we are unable to satisfy your complaint within that time you may wish to take your complaint to FOS. Their contact number is **1300 780 808**.

Please note that should your complaint be of a nature other than directly related to investment or insurance business, you should contact the department of Fair Trading or the Consumer Tenancy and Trader Tribunal.

## FINANCIAL OMBUDSMAN SERVICE

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

GPO Box 3, Melbourne, Victoria, 3001 Australia

Tel: 1300 780 808 Fax: (03) 9613 6399

## Dept of Fair Trading Head Office

NSW Office of Fair Trading

1 Fitzwilliam Street, Parramatta NSW 2150 Australia

Tel: 61 2 9895 0111 Fax: 61 2 9895 0222

## Consumer and Tenancy Tribunal

Tel: 1300 135 399

Fax: 1300 135 247

## Privacy Statement

### What does privacy mean for you and us?

Privacy is important to us and to our clients. Privacy laws ensure that you, our client, understands what information we, and your financial advisor, hold about you, how we use that information, and to whom we disclose that information to. In addition it reinforces our commitment to keeping your information up to date and secure.

### What types of information does Universal Financial Planning hold?

As a provider of financial services we collect and hold information about you that is both relevant and necessary in order for us to provide you with those services. The types of information we hold depend on the services provided, and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan. We will always endeavour to obtain information about you directly from you.

### How does Universal Financial Planning use my personal information?

Our primary purpose in collecting information about you is to understand your needs, and provide you with appropriate financial advice and services. Your information is used to develop your financial plan, which serves as a basis for product selection and regular performance review.

### Universal collects personal information in a number of ways including:

1. Directly from you when you provide such information via the telephone or in documents such as an application form.
2. From third parties such as our related companies, credit reporting agencies or your representatives;
3. From publicly available sources of information.
4. From our records of the Universal services you have used.

From time to time we may use your information in order to assess and bring to your attention other products and services that may be relevant to your financial plan.

### Who does Universal Financial Planning disclose my personal information to?

Your information is only disclosed to other parties as necessary for us to provide our services to you. Other parties may include fund managers, life companies, other dealerships and related parties. In addition, we will disclose your information where we are required by law. This includes matters with reference to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. You should note that we are not allowed to inform you if you have been reported according to the provisions of this Act.

**We will not pass your information to other parties for any purpose other than those for which you have been informed.**

### Gaining access to personal information Universal Financial Planning hold about me?

You may request access to the information we hold about you by contacting your financial advisor or Universal Financial Planning directly. Upon receipt of your request we will endeavour to service your request as fully and as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

### How do I make a complaint concerning my privacy?

You can make a complaint at any time by contacting your financial advisor who will seek to resolve it within 3 working days. If this is not possible, you will be referred to the financial advisor's supervisor.

If you are not satisfied with the response of Universal Financial Planning to your complaint, you may contact:

Office of the Federal Privacy Commissioner  
GPO Box 5218  
SYDNEY NSW 1042

## Advisor Contact Details

### Head Office

Universal Financial Planning  
PO Box 2105  
GREENHILLS NSW 2323  
P: 02 49 333 640  
F: 02 49 155 361

### Lambton Office

Universal Financial Planning  
Suite 2/115 Elder Street  
LAMBTON NSW 2299  
P: 02 4957 9444  
F: 02 4957 9500

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