

Financial Services Guide

A guide to our relationship with you and others

This is an important document and you should keep it for your own reference.

Why should you read this?

This Financial Services Guide (FSG) is designed to:

- Help you decide whether to use any of our financial services.
- Inform you about the fees, commission and benefits received by us or any related person.
- Inform you about how we handle complaints.

About CUA Financial Planning

CUA Financial Planning Pty Ltd ACN 010 003 853 (CUA Financial Planning) is a wholly-owned subsidiary of Credit Union Australia Limited (CUA) and is the holder of Australian Financial Services Licence (AFSL) 221896.

Our services

CUA Financial Planning is authorised to provide financial advice on, and deal with, the following products:

- Deposit and payment products
- Government debentures, stocks and bonds
- Investment life insurance products
- Life insurance products
- Managed investment schemes
- Retirement savings accounts
- Securities (excluding direct shares)
- Standard margin lending facilities
- Superannuation and pension products

We can help you with any of the following:

- Increasing your wealth
- Managing debt
- Superannuation strategies
- Salary packaging
- Tax planning
- Retirement planning
- Personal risk
- Redundancy
- Social security and aged care
- Managing your budget
- Estate planning

Preparing your financial plan

No two financial plans are the same. Each one we prepare is based on a person's unique circumstances. A six-stage process ensures that your plan will fit you. It includes:

- Initial appointment
- Getting to know you
- Strategy development and research
- Presenting our advice
- Implementation
- Opt-in review advice

When we provide you with financial advice, we will present you with a written Statement of Advice (SoA) which is your financial plan. Where subsequent advice is provided and your circumstances have not significantly changed, we may provide you with a Statement of Further Advice (SoFA) or a copy of a Record of Advice (RoA).

We will also give you a Product Disclosure Statement (PDS) or offer document for all financial products we recommend, where applicable, to help you make an informed decision.

Instructing us

You may instruct us to buy or sell financial products on your behalf through telephone, fax, email or other means. We will, however, require written confirmation from you at all times.

Our fees

CUA Financial Planning is a fee-for-advice service. The cost of our service to you will be calculated based on the time that needs to be taken and how complicated your situation is. In all cases the actual fees will be discussed and agreed with you before we undertake any work. As a guide, the following fee structure generally applies:

- Your initial consultation is subsidised by CUA Financial Planning and is at no cost to you.
- A fee from \$1,500 to \$15,000 (including GST) is payable for the preparation of a Statement of Advice.
- A further fee from \$1,500 to \$15,000 (including GST) is payable for the implementation of the advice.
- The annual fee is also \$1,500 to \$15,000 (including GST) for opt-in review advice.

If we have referred you to someone else, we may receive a referral fee that has also been agreed with you.

Commission

As well as charging fees we continue to receive commission on some products. Commission is a payment that is a percentage of either your premium (insurance products) or the amount you invest (investment products). In all cases you will be informed about the amount of the commission you may pay in the advice document that we give you.

Examples of the types of payments we may receive:

Product	Type of payment	Percentage (each year)	Based on \$1,000 (excl GST)
Margin lending facilities	Ongoing fee	0% - 0.5%	Up to \$50
Life or personal insurance	Initial fee	10% - 12.5%	From \$100 - \$1,250
	Ongoing fee	5% - 40%	From \$50 - \$400
Other investment products	Initial fee	0% - 4%	From \$0 - \$40
	Trail commission	0.25% - 0.50%	From \$2.50 - \$5
	Asset commission	0.6% - 1.6%	From \$6 - \$16

Our product providers may pay CUA Financial Planning an extra payment based on the amount of business we have invested through them.

Benefits

Occasionally, CUA Financial Planning or its planners may receive benefits such as marketing allowances, sponsorship of client seminars, business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits from product providers whose products we recommend.

In addition, financial product issuers may subsidise a CUA Financial Planner to attend conferences (either interstate or overseas) and may include airfares, accommodation, meals and entertainment.

Our Financial Planners are salaried employees. They may also receive an incentive payment based on their achievement of company business goals, which focus primarily on client service standards, business revenue and individual performance. The payment is not linked to any product.

Please note that these benefits are not additional charges to you and are paid from CUA Financial Planning or out of the fund manager's or product provider's own resources or CUA. If you were referred to us by a CUA staff member, that person may be entitled to a modest cash payment as part

of CUA's staff incentive program.

Your privacy

The privacy of your personal information is important to us. We will not provide this information to any other third parties without your consent or unless we are compelled by law.

Our privacy policy ensures the confidentiality and security of your personal and/or health information. You may obtain a copy of our privacy statement at www.cua.com.au or by requesting it from us.

If you wish to examine your file, please do not hesitate to ask us and we will make arrangements for you to do so.

Complaints

If you have a complaint we would like you to contact your Financial Planner firstly and see if you can get a satisfactory outcome from them.

Depending on the result of this meeting you then have the option of taking the complaint further by contacting us, either by phone or in writing. Our contact details are:

Complaints Officer

CUA Financial Planning Pty Ltd
GPO Box 100, Brisbane QLD 4001

Phone: 1300 655 014

Email: cuafp@cua.com.au

We will try to resolve the issue within the shortest possible time and, unless agreed otherwise, will generally make a determination within 45 business days.

If you are not satisfied with our response you can then contact the Financial Ombudsman Service (FOS), an independent complaints resolution organisation of which we are a member. Their contact details are:

Financial Ombudsman Service:

GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

Website: www.fos.org.au

Email: info@fos.org.au

Insurance

CUA Financial Planning holds professional indemnity insurance that satisfies the requirements of the Corporations Act. It also covers the conduct of planners who were authorised by us at the time of your complaint, but are no longer representatives of CUA Financial Planning.

This FSG is issued with the authority of CUA Financial Planning Pty Ltd.