

# Financial Services Guide

**Version:** 1<sup>st</sup> November 2018

## **Licensee:**

SFDS Pty Ltd  
ABN 69 626 587 817  
Australian Financial Services Licence No. 509493

This Financial Services Guide ('FSG') is authorised for distribution by SFDS Pty Ltd.

## **Authorised Representatives:**

Stratford Planning Group Pty Ltd (trading as Solace Financial)  
ABN 43 748 970 072  
Australian Securities and Investments Commission No. 440816

Giles Stratford  
Australian Securities and Investments Commission No. 440875

The Authorised Representatives act and provide advice services on behalf of SFDS Pty Ltd, whom is responsible for the services that are provided by the Authorised Representatives.

## **Contact Details**

Level 6, 97 Creek Street, Brisbane QLD 4000  
Mail: GPO Box 980, Brisbane QLD 4001  
P: 07 3106 3112 | F: 07 3106 3100  
[www.solacefinancial.com.au](http://www.solacefinancial.com.au)

## **Why am I receiving this document?**

This FSG is being provided to help you decide whether to use the services that Stratford Planning Group Pty Ltd and Giles Stratford ('we', 'us', or 'our') offer. It contains information about:

- Who we are;
- The services that we offer, and the fees and costs that may apply;
- Any conflicts of interest which may impact the services we provide;
- How we are remunerated;
- How we deal with complaints if you are not satisfied with our services.

## SFDS Pty Ltd

SFDS Pty Ltd was established by the founding partners and advisers of Solace Financial to enable the provision of financial services to our clients.

SFDS Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence, as issued by the Australian Securities and Investments Commission. SFDS Pty Ltd holds professional indemnity insurance that covers our Authorised Representatives as required under Australian legislation.

## What services do we provide?

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

- Superannuation and Self-managed superannuation funds ('SMSF');
- Retirement planning;
- Personal risk insurance;
- Aged Care planning;
- Managed investments;
- Securities (direct shares);
- Margin lending;
- Deposit products.

## Provision of Financial Advice

We recognise that the objectives and personal circumstances of each client are different. Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions and make further enquiries to make sure we provide advice which is in your best interests.

When we first provide personal advice to you 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 to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement ('PDS'). This contains information to help you understand the product/s being recommended.

At all times you are able to 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 further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products. If we provide further advice it will typically be documented in a Record of Advice ('RoA') which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Fees, Commissions and Other benefits we may receive

All fees/commissions are payable to SFDS Pty Ltd, whom then distributes fees received to Stratford Planning Group Pty Ltd and Giles Stratford. Types of fees and commissions may include:

- **Advice Preparation Fee**  
The Advice Preparation fee includes meetings and discussions to determine your needs and objectives and collect sufficient data to enable advice to be provided, analysis and

determination of appropriate recommendations, and documentation and presentation of our recommendations in a Statement of Advice. The fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

- **Advice Implementation Fee**

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementation. The fee will be outlined in the SoA.

- **Ongoing Services Fees**

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee which is paid monthly. In some cases, we may also charge transaction fees (eg for share trades). The services and fees will be set out in the SoA or RoA that we provide to you.

- **Commissions**

We may receive commissions and other benefits from some product providers. The commissions or benefits will vary depending on the recommended product and will be set out in the SoA or RoA.

- **Insurance Commissions**

Solace Financial may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive ongoing commission payments for as long as you continue to hold the policy. These commissions will vary depending on the recommended insurance product and will be set out in the SoA or RoA.

- **Investment Commissions**

Solace Financial may receive ongoing commission payments from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment. These commissions will vary depending on the recommended product and will be set out in the SoA or RoA.

- **Placement Fees**

Solace Financial may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

- **Other Benefits**

We may also receive additional benefits by way of sponsorship of educational seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

- **Referral Fees and Commissions**

In some situations, we receive fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party. In some situations, we may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA/RoA provided to you.

## **Adviser Remuneration**

Giles Stratford is the director of Stratford Planning Group Pty Ltd and is remunerated through the profits generated by the practice.

## **Associated Businesses**

Giles Stratford is a director of / Responsible Manager for SFDS Pty Ltd.

## **Conflicts of Interest**

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## **Wholesale Clients**

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

## **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 to discuss, or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

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

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

## **Your Privacy**

We are committed to protecting your privacy. Our Privacy Policy is available on request and on our website.

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.