

Financial Services Guide

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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, who is responsible for the services that are provided by the Authorised Representatives.

Contact Details

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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.

Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

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, who 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 SoA. 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 / Annual Services Fees**
Our ongoing/annual service fees depend on the service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee which is paid monthly. Our services and fees will be set out in a formal engagement and agreed with you each year.
- **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.
- **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.

Adviser Remuneration

Giles Stratford is the director of Stratford Planning Group Pty Ltd (trading as Solace Financial) and is remunerated through the profits generated by the practice.

Associated Businesses

Giles Stratford is not a director of any other business associated with Solace Financial.

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, send an email 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 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Website: www.afca.org.au

Email: 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.