

# Financial Services Guide

## Part Two

**Version** 2

**Issue date** 20 August 2024

**Purpose of this FSG (Part Two)** This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent").

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG 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, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

It is **Part Two** of our FSG and it must be read in conjunction with **Part One**. **Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.**

**Who will be providing the financial services to me?**

Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.



Licensee	Finchley & Kent Pty Ltd
Australian Financial Services Licence No	555169
ABN	50 673 291 079
Business Address	Level 63, 25 Martin Place Sydney NSW 2000
Phone	1300 770 996
Email	<a href="mailto:info@finchleyandkent.com.au">info@finchleyandkent.com.au</a>
Website	<a href="http://finchleyandkent.com.au">finchleyandkent.com.au</a>

Plan to Plan Financial Planning Pty Ltd (“Plan To Plan Financial Planning”) is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Plan to Plan Financial Planning Pty Ltd (“Plan To Plan Financial Planning”)
Corporate Authorised Representative No	1310587
ABN	11 678 800 050
Business Address	67 Aberdeen Place Upper Kedron QLD 4055
Postal Address	PO Box 2094 Keperra QLD 4054
Phone	1300 881 223

#### Who is my Adviser?

Your adviser is Lee James Forde.

Lee is a Sub-Authorised Representative of Plan To Plan Financial Planning.

Authorised Representative No	296344
Business Address	3/72 Makland Drive Derrimut VIC 3026
Postal Address	PO Box 496 Altona VIC 3018
Phone	03 9315 8426
Mobile	0409 521 227
Email	<a href="mailto:lee@plantoplan.com.au">lee@plantoplan.com.au</a>

Lee is the founder of Forde Financial Planning in 2005 and is a financial planner with over 30 years experience in the Financial Services Industry. Lee is the senior adviser in the Altona Meadows and Derrimut offices. Lee provides financial advice in all areas of financial planning including pre-retirement and retirement planning, superannuation planning, investment advice, estate planning and personal insurance.

**What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?**

Lee can offer you the following services:

- Wealth Accumulation Strategies
- Managed Investments
- Socially Responsible Investments
- Standard Margin Lending and Gearing
- Debt Management
- Guidance on Budgeting
- Salary Packaging
- Personal Risk Insurance
- Superannuation
- Self-Managed Superannuation Funds
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink and Veteran Affairs Planning
- Aged Care Strategies
- Downsizing and Retirement Villages
- Estate Planning Strategies
- Lifetime Annuities and Pensions
- Term Annuities

Lee is licensed to provide advice on, and deal in, the following financial products:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation (including Self-Managed Superannuation Funds)
- Margin Lending Facility (including Standard Margin Lending Facility)

Lee is only authorised to give class of product advice in relation to Securities.

Lee is unable to offer you advice or services regarding the financial products or services listed below under Finchley & Kent Australian Financial Services licence. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- Mortgage Broking and Finance
- General Insurance
- Derivatives
- Real Estate
- Taxation and Accounting
- Legal Document Drafting
- Business Coaching

**Conflict of Interest - Do we have any association or relationship with a Financial Product Provider?**

As your Adviser, Lee does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

**Please note that Property Investment, Tax Accounting, Mortgages & Finance are not considered to be financial products and are not covered under Finchley & Kent Pty Ltd's Australian Financial Services Licence.**

**Remuneration**

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

Plan To Plan Financial Planning is paid fees and commissions by Finchley & Kent. Plan To Plan Financial Planning will then pass on these fees and commissions to Lee Forde.

**Fees for services paid by you**

**Initial Consultation:**

No charge. Our initial consultation with you is an obligation-free service.

**Preparation of a Statement of Advice:**

between \$2,200 - \$11,000 (including GST).

**Implementation Service:**

between \$2,200 - \$11,000 (including GST).

**Ongoing Service:**

Premium package: between \$1,650 - \$11,000 pa (including GST)

Centrelink/Foundation package: up to \$2,200 pa (including GST)

**Other Costs:**

For factual information or general advice or additional services provided outside those mentioned above will attract a minimum fee of \$220 (including GST) per hour. Additional charges after the first hour will be at a rate of \$220 (including GST) or part thereof.

**All fee for services will be agreed upon prior to providing advice or implementing any services.**

**Commission**

**Insurance products**

The commission is factored into the annual premium and may range as follows:

- From 0% to 66% (including GST) of the initial premium.
- From 0% to 22% per annum (including GST) of the renewal premium.

**Other remuneration information**

**Referral payments**


Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, we will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

**The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.**

I/We acknowledge that I/we have received a copy of the Financial Service Guide Parts 1 and 2 prior to receiving any advice from Lee Forde of Plan to Plan Financial Planning and Finchley and Kent.

I/We also confirm that Lee Forde has explained the information contained within the Financial Service Guide Parts 1 and 2.

Client Declaration	Client 1	Client 2
Signature		
Date of signature		
Name		