

MCA FINANCIAL PLANNERS PTY. LTD.
ABN 42 101 736 305
Australian Financial Services Licensee No. 223610

Financial Services Guide

*Pursuant to the Corporations Act 2001, we are required to provide the information contained within to Clients.
 Please read this document to ensure you understand the nature of services being provided.*

Who is your adviser ?

Your adviser is Terry O'Brien, an Authorised Representative of MCA Financial Planners Pty Ltd (hereinafter referred to as MCA),

Terry's Australian Financial Services Authorised Representative Number is 225061.

Terry has over 20 years experience in Financial Planning and has a Bachelor of Economics Degree (B.Ec.) and a Certificate in Superannuation Management (CSM).

- Tax Minimisation Strategies
- Superannuation and Rollover Advice
- Social Security Planning
- Retrenchment Planning

In addition, MCA also has arrangements with a variety of credit providers to provide the following finance to clients:

- Home loans and investment loans

YOUR QUESTIONS ANSWERED

1. Before you obtain our advice.

Who is responsible for the advice given to you?

"MCA Financial Planners" holds a Securities Dealers Licence (No.223610).

MCA is privately owned and has no ownership connections with any fund managers, life offices, banks or other product providers.

What services can be provided to you?

MCA is authorized to:

- (a) provide financial product advice for the following
- (i) deposit and payment products limited to :
 - basic deposit products;
 - (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (iii) interests in managed investment schemes;
 - (iv) securities;
 - (v) superannuation
 - (vi) Margin lending facilities (standard)
 - (vii) Life risk Insurance products and investment life insurance products and,
- Investments to Create and Protect Wealth
 - Retirement Planning
 - Risk Insurance Planning
 - Share Buying and Selling
 - Estate Planning (excludes legal advice)
 - Regular Investment Reviews

Who do you act for when you provide financial services to me ?

MCA Financial Planners may act on behalf of various entities when providing advice to you. This will be disclosed to you prior to any investment being made. Nevertheless, at all times, we shall act in your best interest when providing you with advice.

How will your adviser be paid?

- **Initial discussion**

As a new client, we offer you an initial, no obligation discussion to determine if the services offered by your MCA Financial Adviser would be appropriate to your needs.

- **Standard investment services**

Fee for Service Schedule

For those Clients that prefer a non-commission based Fee for Service, rebating to you any commissions or brokerage MCA will charge out at an hourly rate of \$250 per Hour plus GST.

Commission based Fund Manager Fee Schedule

Charges for investment advice and placement of funds with Fund Managers that pay Advisers commission are based on the Fee Schedule below. Charges include the GST and are listed as follows.

	Advice Fee	Average Portfolio Charge
1.1%	on the first \$100,000	\$1,100 on \$100,000
.88%	on the next \$200,000	\$2860 on \$300,000
.7%	on the remainder	

The above fees are payable to MCA Financial Planners. These are once only fees relating to the initial advice on and placement of new funds. All commissions and/or fees that may be payable to MCA will be disclosed to you.

Upfront commissions are offset or rebated to you:

Any upfront commissions on investment funds and securities that may be received by MCA from fund managers are paid out of the fund manager's entry, exit and/or management fees. These upfront commissions are either:

1. Offset against MCA fees due, with any excess commissions rebated to you (generally in the form of additional investment units) by reducing fund manager entry fees; or
2. Fully rebated to you by reducing fund manager entry fees, with invoices then issued for any MCA fees due.

Ongoing commissions:

Ongoing commissions may be wholly or partly rebated and a fee for service charged for an annual investment review.

Other (non investment) services:

For advice and services on non investment related products, (eg mortgage finance,) fees and commissions may be earned by MCA and these are disclosed by your adviser and/or are detailed in the credit provider's documentation

Risk Insurance Commissions

Due to the different time demands of good risk insurance related advice commissions are generally higher than Investment related commissions . These amounts will be disclosed in your Statement of Advice and can be rebated to you and a fee for service charged.

What review services will MCA provide to you?

Reviews of your **investment portfolio** are carried out on the basis of mutual agreement. - usually annually.

Will you give me advice which is suitable to my needs and financial circumstances ?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any investment to you.

Of course, you have the right not to divulge this information to us.

In that case, we are required to warn you about the possible consequences of us not having your full personal information.

You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies you recommend to me ?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We also have a privacy policy which details how we treat privacy and security of your personal information.

If you wish to examine your file please contact us and we will make arrangements for its availability

Professional Indemnity Insurance

MCA Financial Planning and your financial adviser maintain a professional indemnity (PI) Insurance policy. This insurance covers advice, actions and recommendations which have been authorised by MCA Financial Planning to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations

What can you do if you have a complaint?

If you have any complaint about the service provided you, you can take the following steps.

1. Contact your Financial Adviser to discuss your Complaint.
2. If your complaint is not satisfactorily resolved, please put your complaint in writing and address it to:
Compliance Officer: MCA 2/3 Colemans Rd,
Carrum Downs
Vic 3201
We will always endeavor to resolve your complaint quickly and fairly.
3. If you remain unsatisfied with the outcome of your complaint, please contact the Financial Ombudsman Service (FOS)

Financial Ombudsman Service
GPO Box 3
Melbourne Vic 3001

Phone: 1300 780 808
Fax: 03 9613 6399
Email info@fos.org.au
Website: www.fos.org.au

MCA Financial Planners Pty Ltd
SUITE 2, 3 COLEMANS ROAD
CARRUM DOWNS
Telephone (03) 8689 9770
Facsimile (03) 9775 0820
Email: terry@mcafinplanners.com.au

About Your MCA Adviser

Who is your adviser?

I, Terry O'Brien a Director of MCA Financial Planners Suite 2, 3 Colemans Road Carrum Downs hold an Authorised Representative Authority from MCA Financial Planners, ABN 42 101 736 305, trading as MCA Financial Planners Pty Ltd, Licensed Securities Dealer .

Educational qualifications and experience

I have a bachelor of Economics degree (B.Ec.) and a Certificate of Superannuation Management (CSM) and over 20 years experience in the provision of securities/investment and risk insurance advice.

How MCA and your adviser are paid

Fees, and where applicable, commissions are paid to MCA for the following services on the basis indicated below.

Investment advisory services

- We charge for investment advisory services on the basis of the MCA Fee Schedule in the Financial Services Guide.

Other advisory services

Any fees and/or commissions for loans are detailed in the Bank/ or credit Providers' documentation. Risk insurance advice generally forms part of your overall financial planning advice whose fees and or commissions would be detailed in your Statement of Advice

If you want more information about any of these matters, please ask us. It is our aim to help you understand everything you need to know.

Acknowledgement of Receipt - to be signed by the client(s) where practicable and a copy maintained on the client file.

Acknowledgement of Receipt	
I/We.....	
.....	
acknowledge receipt of this Financial Services Guide.	
.....
Signature(s)	
Date	

Information in this Financial Services Guide was current at the time of publication/printing. Should any material changes have occurred in the interim, your MCA Adviser will inform you.

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 - (iv) securities;
 - (v) superannuation
 - (v1) Margin lending facilities (standard)
 - (v11) Life risk Insurance products and investment life insurance
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We will always endeavor to resolve your complaint quickly and fairly.
3. If you remain unsatisfied with the outcome of your complaint, please contact the Financial Ombudsman Service (FOS)

Financial Ombudsman Service
GPO Box 3
Melbourne Vic 3001

Phone: 1300 780 808
Fax: 03 9613 6399
Email info@fos.org.au
Website: www.fos.org.au

MCA Financial Planners Pty Ltd
SUITE 2, 3 COLEMANS ROAD
CARRUM DOWNS
Telephone (03) 8689 9770
Facsimile (03) 9775 0820
Email: terry@mcafinplanners.com.au

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I/We.....	
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acknowledge receipt of this Financial Services Guide.	
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Signature(s)	
Date	

Information in this Financial Services Guide was current at the time of publication/printing. Should any material changes have occurred in the interim, your MCA Adviser will inform you.