



Financial Services Guide



01 July 2021, Version 3.3

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Licensee:

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(AFSL 509011)

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Authorised Representatives:

Forba Pty Ltd ATF for The Forbes Family Trust trading as Forbes Financial Planning
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The Authorised Representatives act on behalf of Forbes AFSL who is responsible for the services that they provide.

Contact Details

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Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to Forbes Financial Planning, Cameron Forbes, James Kennedy, Ricky Hernandez and Michael Fava

Forbes Fava Financial Planning

Cameron Forbes, James Kennedy, Ricky Hernandez, Michael Fava and Forba Pty Ltd ATF The Forbes Family Trust (ABN 52 782 383 163)
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Forbes AFSL

Forbes AFSL holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

Our services

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

- Cash flow management & Budgeting
- Superannuation and SMSF
- Retirement planning
- Aged care
- Personal risk insurance
- Portfolio management
- Managed investments
- Securities (direct shares)
- Margin Lending

Financial advice process

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 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.

We will provide you with a Product Disclosure Statement for products we recommend other than securities. This contains information to help you understand the product being recommended.

At all times you can contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or 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 with changes in your circumstances, changes in the law and changes in the economy and products.

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If we provide further advice, it will typically be documented in a Record of Advice 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

All fees are payable to Forbes Fava Financial Planning.

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They are based on the scope and complexity of advice provided to you. We will agree on the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Services Fees

Our Annual service fees depend on the services that we provide to you. They may be a % of your portfolio value or an agreed fixed fee. They are usually paid monthly. The annual services and fees will be agreed with you in an annual engagement. We may also charge transaction fees in some cases.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission or benefit will vary depending on the recommended product and will be documented when we provide you with advice.

Other Benefits

We may also receive additional benefits by way of sponsorship of education 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

Cameron Forbes is an owner of the practice and is remunerated through the profits generated by the practice. James Kennedy, Michael Fava and Ricky Hernandez are employees of the practice and are paid a salary. They may also receive a performance bonus which is based on some factors including the revenue they generate for the practice.

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Associated Businesses

We may refer you to GSC Finance Solutions for credit assistance. GSC Finance Solutions is a related business as it has common directors and shareholders with Forbes Fava Financial Planning.

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, email us 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.

The Australian Financial Complaints Authority (AFCA) provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

Your Privacy

We are committed to protecting your privacy.

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.

Our Privacy Policy is available on request and our website.

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wealth and protect your future.



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