

## Blenkhorn Financial Planning Pty Ltd Financial Services Guide



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## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- Blenkhorn Financial Planning Pty Ltd
- 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.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

## Information about us

Blenkhorn Financial Planning holds an Australian Financial Services Licence (491551) which has been issued by the Australian Securities and Investments Commission (ASIC).

Blenkhorn Financial Planning 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 it and its representatives provide.

## What services do we provide?

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

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Managed investments
- Portfolio construction & management
- Securities
- Margin lending
- Aged Care advice
- Estate planning
- Investment planning
- Cash flow and debt management

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to ensure 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 which you can take away and read.

The Statement of Advice 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. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments that we recommend.

You can provide instructions to us in writing, via phone, text or via email/fax.

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 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 Blenkhorn Financial Planning Pty Ltd.

### Strategy/Plan Preparation Fee

The Strategy/Plan Preparation fees include all initial meetings with you, the time we take to determine our advice and the production of the Strategy presentation and/or SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

### Plan Implementation Fee

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

### Ongoing Services Fees

Once your investments are established we will typically provide you with ongoing advice services.

Ongoing fees will depend on what ongoing service we provide to you. They may be an agreed fixed fee, a percentage of your portfolio value or a % of the transaction value (eg for share trades).

The services and fees will be set out in the SoA or RoA that we provide to you.

## Commissions

### Insurance Commissions

We usually receive a one-off upfront commission when you take out an insurance policy we recommend.

We may also receive a monthly commission payment for as long as you continue to hold the policy or you have the option to pay a fee for service instead of your Adviser receiving Insurance commission.

The commission will vary depending on the product which is recommended. You will be advised of the exact amount in the SoA or RoA.

### Other Benefits

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

Paul and Julia Blenkhorn are the owners of the practice and they share in the profits that it makes.

All other advisers are employees of the practice and are paid a salary.

## Associated Businesses

We may refer you to Reliance Partners Mona Vale for general insurance services.

The owners of Blenkhorn Financial Planning also have an ownership interest in Reliance Partners Mona Vale.

## 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 on our website.

## 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 or put your complaint in writing to our office.

If an issue has not been resolved to your satisfaction from our internal dispute resolution process, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

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

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

Phone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.