

## Financial Services and Credit Guide (Part One)

### 1. Why this guide is important to you

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use our services as defined in this document.

The FSG contains information about the financial planning and advisory services that Campbell Financial Group Pty Ltd provides. It also describes how we and your adviser are paid and what you can do should you be unhappy with our services.

This document should be read in conjunction with FSG Part Two which contains information about your adviser and the services they can provide to you.

#### About Campbell Financial Group

Campbell Financial Group holds an Australian Financial Services and Credit License number 457078. We are able to offer personal, tailored advice for our clients, recommending products that we feel best suit our clients' needs.

Both Campbell Financial Group and your adviser act in your best interests when providing financial advice and recommending financial products.

The Advisers of Campbell Financial Group, Joel and Phil Campbell, are members of the Association of Financial Advisers (AFA). As a member of this Association, they are committed to operating in accordance with the AFA's Code of Ethics and Rules of Professional Conduct.

We provide informed financial advice across a full range of financial services. Our clients include professionals from the education, government and private sectors, all with the common goal of securing their financial future. We want to build long term relationships with our clients to arrange investments in the most tax efficient manner, balancing wealth creation with wealth protection, and ensuring that you have the most comprehensive financial plan to cater for your needs from the start of your career all the way through to your retirement and beyond. Planning doesn't stop just because you are retired.

#### How to find us:

Our office is located at: Suite 902, 66 Hunter St Sydney NSW 2000

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact us by:

Phone: (02) 9221 9709

Email: [info@campbellfinancial.com.au](mailto:info@campbellfinancial.com.au)

Mail: GPO Box 5155 Sydney NSW 2001

## 2. Our services

### What financial services can we offer?

The following is a guide to the areas of advice that we can help assist you with as well as the products and services we can arrange. You can choose to receive advice addressing any of these aspects as well as the timing of our advice, either being all at once or over your life, as required to meet your financial goals.

### We can provide you with advice and services in the following areas::

- Financial planning advice
- Retirement planning advice
- Superannuation strategies
- Salary packaging
- Wealth Creation strategies
- Inheritance investment advice
- Centrelink planning
- Investments and strategic asset allocation strategies
- Portfolio reviews
- Personal insurances (Life, Total & Permanent Disability, Critical Illness/Trauma, Income Protection)
- Ongoing financial advice and services
- Estate Planning
- Margin Lending

### Campbell Financial Group is authorised to provide financial product advice in relation to:

- Superannuation, including retirement income streams, pensions and annuities
- Retirement Savings Account Products
- Life Products, including Life Risk Insurance Products and Investment Life Insurance Products
- Deposit and payment products, including Non-basic Deposit Products
- Managed investment schemes, including investor directed portfolio services IDPS
- Government Debentures, Stocks or Bonds
- Securities
- Margin Lending Facility

## 3. Our process

We have a five-step process for providing financial advice that is appropriate for your personal circumstances:

1. We meet with you for an initial consultation. We call this “getting to know each other”. During this meeting we make enquiries about your goals and expectations, provide you with full details of the services we are authorised to provide, identify if we are not able to deliver services to you and inform you of our pricing policy.

2. We collect all the relevant information from you to develop a successful financial strategy, including recommending suitable products to meet your needs,

and financial goals. Consequently, we will ask you for information about your financial situation. This will involve assessing your attitude towards risk (where appropriate). You are not required to provide any information to us if you do not wish to do so. However, if you do not, the advice we provide may not be appropriate for you.

3. We consider appropriate financial strategies and issues. We may analyse and review your wealth accumulation, retirement, pension, taxation, social security and estate planning requirements. We may also review your existing investments, superannuation or insurance products. We will develop recommendations and deliver these to you in a Statement of Advice.

4. We discuss the recommendations with you. We will help you to understand our recommendations and seek your approval to implement the recommendations should you wish to proceed. We will then assist in the completion of the required application forms.

5. We review your objectives, financial situation and needs ongoing (if this service has been agreed to with your Adviser).



## 4. What documents might you receive?

### Statement of Advice

If we provide you with advice about your personal financial circumstances, we will give you a Statement of Advice (SoA). This will confirm the advice we have given and is designed to assist you in deciding whether or not to act on our recommendations. The SoA will also explain our fees for providing the advice and arranging the financial products that we have recommended and any agreed ongoing advice and services fees. You can request a copy of the SoA up to 7 years after receiving the advice.

### Record of Advice

On an ongoing basis, a Record of Advice (RoA) may be provided instead of a SoA if there has been no significant changes to your personal circumstances or if the basis of the advice has not significantly changed since your last SoA was provided. You can request a copy of the RoA up to 7 years after receiving the advice.

### Fee Disclosure Statement

If you have entered into an ongoing fee arrangement with your Adviser for a period of more than 12 months, you will also receive a Fee Disclosure Statement (FDS) on an annual basis. The FDS will contain details of the previous 12 month period, outlining the services you were entitled to receive, the services you received and the fees you paid for those services.

### Product Disclosure Statement

If we recommend or arrange for the issue of a financial product (other than securities), we will provide you with a Product Disclosure Statement (PDS) containing information about the product, such as its features and risks.

### Letter of Engagement – Service Agreement

To ensure there is a clear agreement on the services that will be supplied and how they will be delivered and implemented, we provide you with a Letter of Engagement upon initial advice. Such an agreement may also be presented as an ongoing service agreement.

The Letter of Engagement and Service Agreement outlines the scope of services you have requested as well as any agreed costs of providing that advice and service/s.

### How can you provide instructions?

We prefer for you to provide instructions to your Adviser in writing. However, if the matter is urgent you may provide instructions by telephone and confirm them in writing.

### What information do we keep and can you access it?

Your privacy is important to us. We use the information you provide to us, solely to advise you about your financial circumstances, goals and strategies. We provide your information only to the product providers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you would like to examine your file, we will make arrangements for you to do so and advise of any costs associated.

To learn more about the collection and use of your personal information by Campbell Financial Group (for marketing and other purposes), see our Privacy Policy Statement available at [www.campbellfinancial.com.au](http://www.campbellfinancial.com.au).

In addition, as a financial services provider, Campbell Financial Group has an obligation under the *Anti-Money Laundering and Counter Terrorism Finance Act 2006* (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licences. We will also retain copies of this information. Your personal information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

## 5. Paying for the services we provide

Our preferred method of payment is by an agreed fee. We will negotiate and agree upon fees and payment options with you prior to providing our advice and services. You will therefore understand the services to be provided to you and what they will cost, before any services commence.

You may choose to pay fees directly to Campbell Financial Group or where possible, they may be deducted from your product. The actual costs will be shown to you in writing.

Both Phil Campbell and Joel Campbell are directors and employee representatives of Campbell Financial Group Pty Ltd who pay them a salary. Phil and Joel may also receive dividends and distributions from this company.

### Our fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and your Adviser and invoiced directly to you .
- A set dollar amount or percentage-based fee that is agreed between you and your Adviser and paid via your product .
- Other remuneration and benefits paid directly by the product providers whose products we recommend .

Our agreed advice fees may include charges for initial advice and/or ongoing advice or a fee for service arrangement.

### Initial advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and your Adviser and invoiced directly to you.
- A set dollar amount or percentage-based fee that is agreed between you and your Adviser and paid via your product.
- Other remuneration and benefits paid directly by the product providers whose products we recommend.

Our agreed advice fees may include charges for initial advice and/or ongoing advice or a fee for service arrangement.

### Ongoing advice/services fees

If we enter into an ongoing advice and services agreement with you, we will charge an ongoing fee for providing financial advice and services. The ongoing fee is reflected as either a flat annual amount or a percentage-based fee. A percentage based fee will be calculated on the funds that we hold under management. In some instances, both a flat fee and percentage based fee may apply.

Example:

Flat Dollar Fee range \$2,200 p.a. to \$22,000 p.a. OR Percentage range 0.44% p.a. to 1.5% p.a. of funds invested.

Percentage fee example, if you had \$100,000 in funds invested with an ongoing percentage fee of 1% you would be paying \$1,000 p.a. (assuming the investment remains at the same amount)

### Fee for service

We can also operate under an agreed Fee for Service arrangement if preferred.

We will discuss and agree on the pricing policy, remuneration methodology and payment expectations with you before you accept our recommendations. The remuneration will be fully set out in your SoA.

### Other remuneration and benefits

On 1 July 2013 the “Future of Financial Advice” regulation (FOFA) came into effect. FOFA prohibits Campbell Financial Group and its Advisers from accepting “conflicted remuneration”, subject to certain exceptions. Under FOFA, “conflicted remuneration” is any benefit, monetary or non-monetary, that could reasonably be expected to influence the choice of financial products recommended or the financial product advice. This includes commissions, bonuses and rebates, and most volume-based benefits. There are some exceptions, including remuneration for retail life insurance products.

We may continue to receive benefits outlined below where arrangements were entered into prior to 1 July 2013.

When we arrange an investment or insurance solution for you, we may receive remuneration from the product provider. The amount varies depending on the type of product.

## Investment products

For investment products we may agree on an initial fee of up to 4.4% (incl GST) of your initial investment. If this pricing methodology is applied to you, the initial fee will be deducted from your investment. Where an asset based service fee is agreed, we may charge an agreed dollar amount or a fee defined as a percentage of your funds under advice, to be debited from your investments on an ongoing basis.

Example: If we recommend an investment of \$10,000 with initial remuneration of 3.3% (incl GST) and ongoing remuneration of 1.1% per annum (incl GST), we will receive \$330 as an initial payment. We will also receive ongoing payments of \$110 per annum (assuming the investment remains at the same amount). We would specifically ask you to agree to pay these fees before they are charged.

## Insurance products

For life insurance our remuneration is included in the amount you pay for the insurance. We may receive between 0-77% (incl GST) of the initial annual premium and ongoing remuneration of between 0-33% p.a. (incl GST) of the annual premium. From 01 January 2020 between 0-66% (incl GST) of the initial annual premium and ongoing remuneration of between 0-33% p.a. (incl GST) of the annual premium.

*Example:* If we recommend an insurance product and the annual premium is \$500 per annum, we may receive an initial payment of up to \$400. Also we will receive ongoing payments of up to \$150 per annum (assuming the premium remains the same).

## Non-monetary benefits

We may receive alternative forms of remuneration from time to time. Any non-monetary benefits received by us from \$100 to \$300 in value would be recorded by Campbell Financial Group in a register. Non-monetary benefits worth more than \$300 may be considered “conflicted remuneration” under the FOFA unless they are covered by an exception e.g. for education and training.

We believe our clients’ interests should be placed first and we will always act and provide advice which is in your best interest. You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by us. The information will be made available to you within 7 days of your request.

## Referral fees

If a third party refers you to us, the referrer may receive a referral fee, rebate or non-monetary benefit. Similarly, we may receive remuneration or other benefits if we refer you to a third party such as a mortgage broker, accountant, property developer. This is not an additional cost to you. All referral relationships and payments will be disclosed in the SoA or other relevant advice document.

## Compensation arrangements

Campbell Financial Group confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s912B of the *Corporations Act 2001* (Cth) with respect to our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any authorised representative or employee who has ceased work with Campbell Financial Group for a minimum of 7 years from the date of ceasing the relationship.

## 6. Complaints

If you have a complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

1. Contact us on 02 9221 9709 and tell us about your complaint.
2. Put your complaint in writing and send it to us. We will endeavour to resolve your complaint efficiently and fairly.
3. If your complaint cannot be resolved to a level in which you are satisfied within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA services are available to you free of charge. The contact details for AFCA are:

Website: [www.afca.org.au](http://www.afca.org.au)      Email: [info@afca.org.au](mailto:info@afca.org.au)      Telephone: 1800 931 678 (free call)  
In writing to: Australian Financial Complaints Authority, GPO Box 3. Melbourne VIC 3001

## Financial Services Guide (Part Two)

### **Phil Campbell** CFP®, FChFP, CFS, Dip FP, Dip LI, JP **Director, Financial Adviser**

Phil is a Certified Financial Planner with over 35 years experience in the financial services industry. His approach to providing quality advice is centered on whatever his clients want most from their life.

Being a big believer in understanding the full picture of his clients' situation ensures that the advice is always unique and assists to achieve whatever it is his clients' desire. Phil's true passion lies in working with people to help them realise a comfortable and secure lifestyle by achieving their financial objectives.



Phil is happily married to his wife Carol and enjoys having his son Joel work alongside him in the profession. He enjoys surfing and travelling both within Australia and overseas with his wife and long-term friends. Phil keeps himself mentally strong by continuing to educate himself, and enjoys staying fit and healthy with jogging, cycling, surfing and walking.

Phil's clients enjoy being in his company and soaking up his positivity and enthusiasm for life. They appreciate the way Phil can explain complex financial matters in a simple and easy to understand language. Phil's long-term commitment to his clients and the financial planning profession is always evident, through good times and bad. Phil's openness and integrity makes him not only a likable adviser but also someone you can trust and rely upon.

Although Phil has no plans to retire just yet, it is good to know that he has followed his own advice and had successfully positioned himself to have able to retire from age 55. Now in his 60s, Phil continues to help his clients set their health, lifestyle and financial goals and be a sounding board and guide in making these goals a reality. As Phil always says: "The key to happiness is knowing what you want from life and then working out a plan to get it."

#### **Phil can provide you with advice and services in the following areas:**

- Financial planning advice
- Retirement planning advice
- Superannuation strategies
- Salary packaging
- Wealth Creation strategies
- Inheritance investment advice
- Centrelink planning
- Investments and strategic asset allocation strategies
- Portfolio reviews
- Personal insurances (Life, Total & Permanent Disability, Critical Illness/Trauma, Income Protection)
- Ongoing financial advice and services
- Estate Planning

#### **Phil is an authorised to provide financial product advice in relation to :**

- Superannuation, including retirement income streams, pensions and annuities
- Retirement Savings Account Products
- Life Products, including Life Risk Insurance Products and Investment Life Insurance Products
- Deposit and payment products, including Non-basic Deposit Products
- Managed investment schemes, including investor directed portfolio services IDPS
- Government Debentures, Stocks or Bonds
- Securities

#### **My education qualifications and experience:**

Fellow Chartered Financial Practitioner (FChFP)  
Certified Financial Strategist (CFS)  
Certified Financial Planner (CFP) – FPA  
Diploma of Financial Planning – FPA  
Diploma of Life Insurance – Deakin University

To contact Phil directly please email: [phil@campbellfinancial.com.au](mailto:phil@campbellfinancial.com.au) or go to [campbellfinancial.com.au](http://campbellfinancial.com.au)

## Financial Services Guide (Part Two)

### **Joel Campbell** FChFP, CFS, ADFP (FP), JP **Director, Financial Adviser**

Joel's strengths lie in his ability to give his clients confidence in their financial decision making process.

Joel's approach to providing quality advice is logical, structured and organised which helps create clear options for his clients and puts them in control of what they can achieve.

Joel's love of travel and his depth of communication skills come from working in the travel and tourism industry prior to embarking on a career in financial planning. It was inevitable for Joel to follow in his father's footsteps and provide commitment and continuity to the business over the long term.



Joel started working in the financial services industry in 2003 under his father's guidance and continues to this day. His involvement in the business has been from the ground up, working in the back office in a supportive client service role, as a technical strategist writing financial plans and finally, a Financial Adviser since 2004.

His expertise is in wealth creation, superannuation, retirement planning and insurance risk advice. Joel's clients find his thoughtfulness and sincerity an important quality in their financial adviser. They know that Joel is always looking out for their best interests and is pro-active in the advice he provides. He is professional to deal with and can explain complicated concepts in a manner that makes it easy to grasp the real benefits behind the advice.

Joel's strengths lie in relating to people. Whether he is dealing with clients that are starting to build their financial nest egg or those who are planning for their retirement, Joel engages with them in a way that relates to their individual personalities and situation.

#### **Joel can provide you with advice and services in the following areas:**

- Financial planning advice
- Retirement planning advice
- Superannuation strategies
- Salary packaging
- Wealth Creation strategies
- Inheritance investment advice
- Centrelink planning
- Investments and strategic asset allocation strategies
- Portfolio reviews
- Personal insurances (Life, Total & Permanent Disability, Critical Illness/Trauma, Income Protection)
- Ongoing financial advice and services
- Estate Planning
- Margin Lending

#### **Joel is authorised to provide financial product advice in relation to :**

- Superannuation, including retirement income streams, pensions and annuities
- Retirement Savings Account Products
- Life Products, including Life Risk Insurance Products and Investment Life Insurance Products
- Deposit and payment products, including Non-basic Deposit Products
- Managed investment schemes, including investor directed portfolio services IDPS
- Government Debentures, Stocks or Bonds
- Securities
- Margin Lending Facility

#### **My education qualifications and experience:**

Fellow Chartered Financial Practitioner (FChFP)

Certified Financial Strategist (CFS)

Advanced Diploma of Financial Services (Financial Planning)

Certificate IV in Finance and Mortgage Broking

To contact Joel directly please email: [joel@campbellfinancial.com.au](mailto:joel@campbellfinancial.com.au) or go to [campbellfinancial.com.au](http://campbellfinancial.com.au)