



Financial Services Guide | July 2019

The aim of this Financial Services Guide is to provide you with the information you need to decide whether you want to engage us as your Financial Adviser.

Who will be providing advice to you:

Jane Clark Financial Management will provide you with advice. Specifically, Jane Clark Financial Management Pty Ltd as trustee for the Jane Clark Financial Management (ABN 15 865 681 642). Jane Clark Financial Management is the providing entity. Your contractual relationship will be with Jane Clark Financial Management Pty Ltd in this capacity.

Jane Clark Financial Management Pty Ltd as Trustee for Jane Clark Financial Management is an authorised representative (No. 1259491) of Jane Clark Pty Ltd and only provides advice in this capacity.

Jane Clark Pty Ltd holds an Australian Financial Services License (AFSL No. 513532) under which we conduct our business.

Jane Clark AFP® B.Bus Dip.FP is employed by Jane Clark Financial Management to provide advice to Jane Clark Financial Management's clients. Jane is an authorised representative (No. 1234483) of Jane Clark Pty Ltd.

Contact Details:

Jane Clark Financial Management and Jane Clark Pty Ltd have the same contact details:

Address: 428a Howden Road, Howden TAS 7054

Postal: PO Box 406 Margate TAS 7054

Phone: +61409905114

Email: jane@janeclarkfinancialmanagement.com.au

The advisory services we offer:

You can access our Advisory Services in two ways.

Option 1 - Financial Planning Service: This service is for clients that would like to work with us on a regular and ongoing basis to plan for and improve their financial future. We generally start by preparing a financial plan and providing advice on the issues that are relevant at the time. We then meet regularly to update your plan and provide advice on all the issues that arise along your financial journey.

Option 2 - Advice on Request Service: This service is for clients who only need our advice from time to time or on limited issues. We are more than happy to help on this basis.

The areas covered by our advisory services can include:

- ◆ Financial Planning
- ◆ General Business & Structure Advice
- ◆ Career Financial Advice
- ◆ Retirement Planning
- ◆ Tax Planning & Tax (Financial Advisers) Services
- ◆ Budget & Cashflow Planning
- ◆ Debt management & repayment strategy (note we refer to credit advisers for credit advice and assistance)
- ◆ Property and Home Advice (where required we work with other property experts including valuers, surveyors, conveyancers, real estate agents etc)

- ◆ Superannuation Advice (including Superfund selections, Investment Strategy, Insurance, Contributions, Industry Funds, Defined Benefit Funds, Self-Managed Super, Retirement Income Streams and Pensions)
- ◆ Investment Strategy and Advice
- ◆ Asset & Business Ownership Strategy (Trusts, Companies, SMSFs, Partnerships, Joint Ventures etc)
- ◆ Life & Income Protection Insurance
- ◆ Wills & Estate Planning (we provide strategic advice and can help you to instruct a lawyer to draft your documents)

Financial Services - Financial Product Advice and Dealing Services:

We provide financial services as part of our advisory services. Financial Services are specifically defined by the Corporations Act and regulated by the Australian Securities and Investment Commission (ASIC). We are authorised to provide General Advice, Personal Advice, and Deal in financial products.

General Financial Advice is financial product advice where we do not take into account any of your needs, objectives and financial circumstances. We will provide you with a general advice warning when we provide you with general advice. General Advice is defined by the Corporations Act.

Personal Financial Advice is financial product advice we provide after taking into account your relevant needs, objectives and financial circumstances. Personal Financial advice is defined by the Corporations Act.

When providing personal advice, we will provide you with a written Statement of Advice. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, interests and associations which may have influenced the provision of the advice.

Where permitted by law we will keep a Record of Advice instead of providing a Statement of Advice.

Product Disclosure Statements - If we provide general or personal financial product advice, we will provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Dealing in Financial Products is where we help you to arrange, buy or sell a financial product. Dealing is defined by the Corporations Act.

We are authorised to provide advice and deal in the following classes of products:

- ◆ Basic Deposit Products;
- ◆ Debentures, Stock or Bonds issued by a Government;
- ◆ Investment life insurance products;
- ◆ Life risk insurance products;
- ◆ Retirement savings accounts; and
- ◆ Superannuation.

How we are paid:

Jane Clark Financial Management works on a fee for service only basis. Refer to our fees below. Jane Clark Financial Management pays an agreed fixed fee to Jane Clark Pty Ltd and reimburses it for costs associated with maintaining the AFSL. Our advisers are employed and are paid a salary and bonuses. We do not charge asset-based fees nor receive any commissions without rebating them in full to our client.

Our Fees:

Service Components	Fee Guide
<p>Hourly rates - We track the time spent serving you and invoice you based on our hourly fees. We track and bill all time spent including meetings, phone calls, emails, analysis, research, documenting advice, writing notes, instructing other professionals, preparing applications and documents, implementing advice etc.</p>	Financial Adviser - \$220 p/h
<p>Consultations/Meetings/Workshops - face to face, phone, or skype.</p>	\$220 - \$550 (1 - 2.5 hrs)
<p>Financial Planning Services Fee Guides - We help you prepare a financial plan to secure your future, achieve your goals, and improve your financial position. - We provide you with advice on the areas relevant to your circumstance which may include: Financial Analysis, Business/Career Advice, Tax Planning, Spending Plan, Debt Management, Superannuation, Investment Strategy, Life & Income Protection, Wills and Estate Planning. - We guide and support you to implement your plan.</p> <p>The Level of Financial Advice and Guidance you need will vary from year to year. Our guidance is below:</p>	
<p>Level 1 Financial Review - <i>When a basic review and advice is required to refine or update your plan. Usually in the second or third year after a more comprehensive plan.</i></p>	\$880 - \$1,980 (4 - 9 hrs)
<p>Level 2 Financial Review/Plan - <i>Suitable for clients with less complex situations; or when a less complex review or advice is required.</i></p>	\$1,650 - \$2,750 (7.5 - 12.5 hrs)
<p>Level 3 Financial Review/Plan - <i>Suitable for clients with medium level complexity situation;</i> - <i>A comprehensive plan covering multiple advice topics;</i> - <i>Generally, involves the replacement of existing Superannuation, Investments or Insurances with more suitable options.</i></p>	\$2,200 - \$4,400 (10 - 20 hrs)
<p>Level 4 Financial Review/Plan - <i>Suitable for clients with medium to high-level complexity situation;</i> - <i>A comprehensive plan covering multiple advice topics;</i> - <i>Generally, involves the replacement of existing Superannuation, Investments or Insurances with more suitable options;</i> - <i>Generally, more support with implementing the recommendations is required.</i></p>	\$3,300 - \$6,600 (15 - 30 hrs)
<p>Level 5 Financial Review/Plan - <i>Suitable for clients with high or very high complexity situation;</i> - <i>A comprehensive plan covering multiple advice topics;</i> - <i>Generally, involves the replacement of existing Superannuation, Investments or Insurances with more suitable options;</i> - <i>Generally, a high level of support with implementing the recommendations is required.</i></p>	\$6,600+ (20 hrs +)

Stand-Alone Services Fee Guides	
We offer our services on a stand-alone (unbundled) basis. This may be for clients who do not need our financial planning services, or need specific advice in addition to their financial plan or review.	
Business Planning & Structuring	\$550 - \$5,500
Tax Planning	\$550 - \$2,200
Budget Management Workshops	\$330 - \$990
Debt Management Advice (With Credit Adviser)	\$550 - \$2,200
Retirement Savings Analysis	\$550 - \$1,100
Superannuation Advice (Fund, Contributions, Investment, Insurance, Pensions)	\$1,650 - \$3,300
Investment Planning & Advice (Asset Allocation)	\$1,100 - \$5,500
Life & Income Protection Insurance (Commission Free)	\$1,100 - \$3,300
Limited Financial Product Life & Advice (Requiring SoA or RoA)	\$550 - \$2,200
Wills & Estate Planning (with Lawyer)	Hourly rates + Legal fees
Implementation Support	Hourly rates
Trust, SMSF, Company setup	Hourly rates + Legal fees
Aged Care Advice	Hourly rates
Customer Service (Anything else)	Hourly rates

Fee Estimates, Invoicing and Payment Terms:

We will invoice you for services as they are delivered - usually by the end of the month in which the service was completed.

Your bill will be based on the time spent on delivering the services to you. This includes all the time spent and not only meeting time. Alternatively, we will agree on a fixed price for some services.

For larger pieces of work, like preparing a financial plan, comprehensive review or significant piece of advice we will provide a quote or estimate before we start the work.

Payment can be made via direct deposit to our bank account which is our preferred payment method. Cheques may be made out to Jane Clark Financial Management. We do not accept cash.

Details of any potential conflicts of interest:

Jane Clark Financial Management has no ownership or contractual links with any financial product manufacturer that could restrict or unduly influence its advice. We have no incentive to recommend the product of one institution over another.

In providing advice and service to its clients Jane Clark Financial Management retains the services of other professionals from time to time. This includes accountants, auditors, solicitors, insurance advisers and other independent consultants. Jane Clark Financial Management does not receive or pay referral fees to any party for referring clients to us.

How to make a complaint if you need to:

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and talk to him about your complaint.
2. If your adviser is not able to resolve your complaint satisfactorily within 5 business days, please put your complaint in writing and send it to Jane Clark Pty Ltd at PO Box 406 Margate TAS 7054 We will try to resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome by 45 days from the day you lodge your complaint, you have the right to forward your complaint to an external dispute resolution scheme. Jane Clark Pty Ltd is a member of The Australian Financial Complaints Authority (AFCA).

The contact details for this service are:
Telephone: 1800 931 678 (free call)
Website: www.afca.org.au
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a Free Information Line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Compensation Arrangements:

Jane Clark Pty Ltd holds Professional indemnity insurance and holds financial reserves to meet our compensation and insurance obligations.

Privacy of client information:

We maintain a record of your personal financial profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to the privacy and security of your personal information. A copy of that privacy policy is available on request.