

## Everything you need to know about ClearView and your Financial Planner.

### Welcome

This Financial Services Guide (FSG) contains important information about who we are, the financial services and products we provide, how we are remunerated, how we manage your personal information and what you should do if you have a complaint. Please keep this document for your reference.

### Who we are

This FSG was issued by ClearView Financial Advice Pty Limited (ABN 89 133 593 012; AFSL No. 331367) on 1 July 2013.

It is provided to you by your Financial Planner:

Name:	<input type="text"/>
Company:	<input type="text"/>
Address:	<input type="text"/>
Telephone:	<input type="text"/>
Mobile:	<input type="text"/>
Fax:	<input type="text"/>
Email:	<input type="text"/>
Authorised Representative Number:	<input type="text"/>

Your Financial Planner is an Authorised Representative of ClearView Financial Advice Pty Limited (CFA). CFA is a wholly owned subsidiary of ClearView Wealth Limited (ABN 83 106 248 248) and can be contacted as follows:

**Head Office:** Level 12, 20 Bond Street  
Sydney NSW 2000

**Telephone:** 132 976

**Facsimile:** (02) 9233 1960

**Website:** [www.clearview.com.au](http://www.clearview.com.au)

**Postal Address:** GPO Box 4232  
Sydney NSW 2001

### Important definitions

Reference in this FSG to:

- “Advice Document” means Statement of Advice or Record of Advice;
- “ClearView”, “we”, “our”, “us” and “CFA” means ClearView Financial Advice Pty Limited;
- “Financial Planner” means a Financial Planner acting as an Authorised Representative of CFA;
- “IDPS” means an Investor Directed Portfolio Service;
- “PDS” means Product Disclosure Statement.

### Our financial services

CFA is licensed under the *Corporations Act 2001 (Cth)* to provide financial product advice and deal in a range of financial products to retail and wholesale clients.

CFA has authorised its Financial Planners to provide financial product advice and deal in some or all of the categories of financial products listed below:

- Life (Risk) insurance products; including:
  - Life Cover (cover in the event of death or terminal illness);
  - Total and Permanent Disability Cover;
  - Trauma Cover (critical illnesses and injuries);
  - Income Protection/Business Expense Cover;
- Superannuation;
- Investor Directed Portfolio Service;
- Investment (Life) insurance products;
- Deposit Products;
- Retirement Savings Accounts;
- Margin Lending;
- Managed Investment Schemes;
- Derivatives;
- Foreign Exchange contracts;
- Government Debentures, Stocks and Bonds;
- Securities.

### What will your Financial Planner do?

Your Financial Planner can help you with planning and looking after your retirement savings and reviewing the appropriateness of your existing investments, life insurances and strategies. This may involve providing advice and recommendations in respect of your existing arrangements and new financial products.

Your Financial Planner will consider your objectives, financial situation and needs and the type of advice that you are seeking in order to ensure that they act in your best interests in relation to any advice that they provide to you. They will also ensure that their advice and any recommended products are appropriate for you.

Your Financial Planner will set out their recommendations in a personalised Advice Document which will include information about any fees, commissions and other charges payable and any associations we have with financial product issuers or other parties.

If your Financial Planner recommends a particular investment or insurance product to you, they will provide you with the relevant PDS or IDPS guide which will give you information about the key benefits, risks and costs associated with the product to enable you to make an informed decision about whether to make a purchase.

You are under no obligation to act on your Financial Planner's advice but if you do decide to follow their recommendations they will help you complete the necessary documents to get your financial strategy underway.

### What we expect from you

To enable your Financial Planner to provide you with appropriate advice, you need to provide them with:

- complete and accurate information about your personal objectives, financial situation and needs; and
- information about any changes to your situation or contact details.

You may elect not to provide your Financial Planner with certain information but if you do, you will need to consider the appropriateness of any advice provided to you before you act on it.

You should carefully read any warnings contained in the Advice Document.

Before your Financial Planner provides you with advice, you will need to confirm your agreement to the type and scope of advice to be provided. If you subsequently decide to act on their advice, you will need to sign a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you.

### How is my Financial Planner's advice paid for?

Depending on the service provided, if your Financial Planner provides you with an Advice Document a fee may be payable. Any such fee will be agreed between you and your Financial Planner and may include up-front or ongoing fees, or a combination of both.

ClearView will not pay or arrange for the payment of a fee or benefit to any person, including your Financial Planner, where to do so would amount to the payment of conflicted remuneration or any other payment that is banned under Part 7.7A of the *Corporations Act 2001 (Cth)*.

### Superannuation and Investment Products

Your Financial Planner may charge you an up-front fee in the range of 0% to 5% of the total investment amount. This may be deducted from your account.

In addition, your Financial Planner may charge you an ongoing fee calculated in the range of 0% to 2.5% of your investment account balance. Generally, ongoing fees are payable on a monthly basis.

Alternatively, your Financial Planner may charge you a flat fee for their service that is independent of your investments. Such fee will need to be agreed between you and your Financial Planner and may be payable up-front, on an ongoing basis, or a combination of both. In this case, you will receive an invoice from, and be required to make payment to ClearView.

### Life Insurance Products

In most cases, ClearView will receive an up-front commission of up to 138% of your annual insurance premium for arranging your cover.

In addition, ClearView may receive an ongoing annual commission of up to 33% of your annual insurance premium.

**NOTE:** These commission payments are made by the relevant product issuers and are not an additional cost to you.

### How are my financial products paid for?

Where your Financial Planner recommends an investment or insurance product, details of the fees payable for that product will be contained in the relevant Advice Document and PDS or IDPS guide.

### How is ClearView and its Financial Planners paid?

Your Financial Planner will be entitled to a percentage of between 60% to 100% of all up-front and ongoing fees including adviser service fees (superannuation and investment products) and commissions (life insurance products) with ClearView retaining the balance.

Your Financial Planner may also be paid commission payments and performance related bonuses by external product issuers that are not related to us.

ClearView Financial Planners may also receive work-related benefits paid for by us or by external product issuers that are not related to us, such as attendance at the annual Financial Planning Association Conference. From time to time we may pay ClearView Financial Planners, one-off or short-term bonuses, which will have specific criteria applying to that particular bonus arrangement.

Your Financial Planner may pay a fee to ClearView for dealership services.

### How will I know what is payable?

Details of all up-front and ongoing fees and commissions will be disclosed to you in dollar amounts in the Advice Document provided by your Financial Planner. You will receive the Advice Document before your Financial Planner acts on your instructions unless you instruct them to act immediately, in which case all amounts payable will be disclosed to you verbally at the time that advice is provided.

On an annual basis you will be provided with a Fee Disclosure Statement if you have paid fees under any ongoing fee arrangement agreed between you and your Financial Planner. The Fee Disclosure Statement will detail the services you were entitled to receive and the services you actually received in connection with the ongoing fee arrangement.

## Will anyone be paid for referring me to ClearView?

In certain circumstances ClearView may pay a referral fee to a referral partner for referring you to us ranging from 0% to 50% of the initial and/or ongoing fees or commissions. Where any such referral fee is paid, full details will be provided to you in your Advice Document.

In addition the employees of referral partners may participate in incentive and recognition programs operated by their employer for referring you to us.

## Does ClearView have any relationships or associations with financial product issuers?

### ClearView Group

CFA is a wholly owned subsidiary of ClearView Wealth Limited (ACN 106 248 248).

All non-advice related ClearView branded financial products and services are issued by our related companies (detailed below). ClearView does not guarantee the performance of these products or services.

ClearView Life Assurance Limited (ABN 12 000 021 581; AFSL No 227682) (CLAL) is an issuer of life risk insurance products.

ClearView Life Nominees Pty Limited (ABN 37 003 682 175; AFSL No: 227683) is a superannuation provider and in its capacity as Trustee, outsources its administration to CLAL and ClearView Financial Management Limited (CFML).

CFML (ABN 99 067 544 549; AFSL No: 227677) is the operator of an IDPS and outsources its administration to Avanteos Investments Limited who are paid by CFML for this service. CFML is authorised to conduct investment activities in derivatives, debentures, stocks and government bonds and issues ClearView Managed Investment (MI) scheme products. When operating MI schemes and dealing in their underlying assets, CFML acts in its capacity as Responsible Entity for those schemes. When receiving monies into schemes, CFML does so on its own account as the product issuer.

CFML and its related companies, may receive fees and /or a premium if you purchase these financial products or services.

### External Parties

Financial Planners are authorised to advise on and deal in a range of products and services provided by external parties who are not related to ClearView. ClearView has arrangements with some investment, superannuation and insurance providers including MLC, Macquarie, Colonial First State, CommInsure, Financial Services Partners Pty Ltd (OnePath) and BT who may pay ClearView a rebate based on the amount of client monies invested through their platform or products for as long as such investments remain active. Payments are calculated as either a percentage of all funds invested over an agreed period or a percentage of the relevant provider's standard management or administration fees. They do not represent an additional cost to you and do not increase any fee that would otherwise be charged by the provider if the arrangements were not in place.

Rebates paid by external product providers constitute revenue to ClearView and your Financial Planner may be entitled to a share. A Financial Planner's potential share is based on future funds under advice and in force risk premiums and cannot be quantified in advance. Where applicable, further details will be provided in any Advice Document provided to you.

ClearView may also receive financial support from these product providers that is applied to training, conferences and marketing initiatives and is not an additional charge to you.

## Soft Dollar Benefits Register

We maintain a Soft Dollar Benefits Register. Our Register is publicly available and you can access it by sending a written request to:

### Compliance Manager ClearView

**GPO Box 4232 – Reply Paid  
Sydney NSW 2001**

## Professional indemnity insurance

We have professional indemnity insurance in place which meets the requirements of the *Corporations Act 2001 (Cth)*.

The insurance is subject to terms and conditions but includes cover for claims made in relation to our conduct and that of our Financial Planners after they cease working with us.

## How do we protect your privacy?

We are committed to managing your personal information in accordance with the *Privacy Act 1988 (Cth)*.

We only collect, maintain and use personal information that is necessary for us to provide you with appropriate advice and deal in financial products on your behalf. We are also obliged under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* to verify your identity.

Where you have instructed us to do so, we may disclose your personal information to superannuation funds, product issuers and insurance providers for the purpose of implementing recommendations made by us.

We keep records containing the personal information that you have provided and these may include details of your financial objectives, situation and needs. We also keep records of advice and recommendations provided to you. On request, we will provide you with copies of your personal information and Advice Documents although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Information Handling Policy is available upon request and you can call 1800 265 744 if you have any questions on privacy related matters.

## What if I have a complaint?

### Stage 1 - Our complaint handling process

We welcome your feedback. If you have a complaint about your Financial Planner, ClearView or any of our products or services, please contact us on 132 977 or write to us at:

**Complaints Manager**

**ClearView**

**GPO Box 4232 - Reply Paid**

**Sydney NSW 2001**

**Email: [clearview.enquiries@clearview.com.au](mailto:clearview.enquiries@clearview.com.au)**

We will acknowledge receipt of your complaint in writing within 5 business days of receipt and will endeavour to resolve your complaint quickly and fairly, and within 45 business days of receipt.

### Stage 2 – External dispute resolution

If you are dissatisfied with our response to your complaint, you may refer your complaint to:

**Financial Ombudsman Service**

**GPO Box 3**

**Melbourne VIC 3001**

**Telephone: 1300 780 808**

**Facsimile: 03 9613 6399**

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

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

**Superannuation Complaints Tribunal**

**Locked Bag 3060**

**Melbourne VIC 3001**

**Telephone: 1300 884 114**

**Facsimile: 03 8635 5588**

**Website: [www.sct.gov.au](http://www.sct.gov.au)**

**Email: [info@sct.gov.au](mailto:info@sct.gov.au)**