



Think Independent

FINANCIAL ADVICE & COACHING

Think Independent Pty Ltd

Financial Services Guide

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Melbourne

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Why am I receiving this document?

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

- Think Independent Pty Ltd
- Your Financial Adviser and how they are remunerated
- The services offered and their cost
- Any conflicts of interest which may impact the services
- 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.

Think Independent

Think Independent Pty Ltd holds an Australian Financial Services Licence (480493) which has been issued by the Australian Securities and Investments Commission (ASIC).

Think Independent is an independently owned, independently licenced and independently remunerated (only by clients) financial advice and coaching practice.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity insurer for the services that we and our representatives provide.

What services do we provide?

Think Independent holds a licence to provide a comprehensive range of services which include:

- Cash flow management advice
- Debt management advice
- Wealth accumulation advice
- Retirement planning advice
- Superannuation advice
- Portfolio management
- Securities advice
- Managed investment advice
- Personal insurance advice
- Estate planning advice

Your Financial Adviser

Jason Smith is a director of Think Independent and will be your financial adviser.

Jason has completed a Bachelor of Business (Accounting), Graduate Diploma in Financial Planning and Graduate Diploma of Applied Finance & Investment (Investment Management). Jason is a Certified Financial Planner (CFP) member of the Financial Planning Association of Australia (FPA) and a Founding Member of The Profession of Independent Financial Advisers (PIFA).

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.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read. The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any fees or commissions associated with the advice.

For managed funds and insurance recommendations, 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 recommended.

You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan, your investment portfolio or risk insurance up to date for changes in your circumstances, changes in the law and changes in products.

If we provide further advice it will typically be documented in a Record of Advice (RoA).

Fees

All fees are payable to Think Independent Pty Ltd.

Jason Smith is an employee of the business and he is remunerated via a salary and employee benefits, such as super contributions and training expenses. As an owner of the business Jason may also receive profits.

Initial Advice Fee

The Initial Advice fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Initial Advice fee is based on the scope and complexity of advice provided

to you. We will agree the fee with you before undertaking work.

Implementation Fee

If you decide to proceed with our advice and engage us to assist with implementation 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 Advice Fees

You can engage us to provide you with ongoing advice services.

Ongoing fees will depend on what ongoing service we provide to you. They are an agreed fixed fee which is paid in advance.

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

Commissions

Think Independent and Jason Smith will not retain any commissions or other benefits from product providers. Should a commission or other benefit be received it will be forwarded to the relevant client.

Should a commission or other benefit be expected we will tell you the exact amount in the SoA or RoA.

Investment Commissions

We will rebate in full all commission payments from investment providers, resulting in a significant reduction in investment fees. If this is not possible we will forward any amount received to the relevant client.

Insurance Commissions

We will rebate in full all commission payments from insurance providers, resulting in a substantial reduction in premiums. If this is not possible we will forward any amount received to the relevant client.

Finance Commissions

We will rebate in full all commission payments from finance providers, resulting in a reduction in interest rate. If this is not possible we will forward any amount received to the relevant client.

Placement Commissions

We will rebate in full any placement commission on capital raisings undertaken by companies and fund managers. This includes initial public offerings, hybrid issues and rights issues. If this is not possible we will forward any amount received to the relevant client.

Other Benefits

We may receive benefits by way of education support. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

We will not receive fees, commissions or benefits where we refer you to external parties.

Further, we will not pay fees, commissions or benefits to external parties who have referred you to us.

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, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). 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 to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your Privacy

Think Independent and its representatives are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so; or
- You consent for us to do so.

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.