

Financial Services Guide

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 – Advice on Request Service

This may be for clients who do not need our ongoing independent financial planning services but would like to utilise the wisdom + knowledge + strategies we are able provide to assist you achieve your financial goals. This option is for those who need specific advice in addition to their financial plan or review.

Option 2 – Financial Planning Service

This service is perfect if you would like the wisdom + knowledge + strategy we provide for you and your business via our regular and ongoing independent financial advice, to plan for and improve your financial future.

We offer our services on a stand-alone (unbundled) basis. This generally starts 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.

The areas covered by our advisory services can include:

- General Business & Structure Advice
- Asset & Business Ownership Strategy (Trusts, Companies, SMSFs, Partnerships, Joint Ventures etc)
- Tax Planning & Tax (Financial Advisers) Services
- Budget & Cashflow Planning

- Debt Management & Repayment Strategy (note we refer to credit advisers for credit advice and assistance)
- Retirement Planning
- Superannuation Advice (including Superfund selections, Investment Strategy, Insurance, Contributions, Industry Funds, Defined Benefit Funds, Self-Managed Super, Retirement Income Streams and Pensions)
- Life & Income Protection Insurance
- Wills & Estate Planning (we provide strategic advice and can help you to instruct a lawyer to draft your documents)
- Property and Home Advice (where required we work with other property experts including valuers, surveyors, conveyancers, real estate agents etc.)

Financial Service - 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.

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;
- Investment life insurance products;
- Life risk insurance products;
- Retirement savings accounts; and
- Superannuation.

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.

Payments

Jane Clark Financial Management works on a fee for service only basis. Our advisers are employed and are paid a salary.

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

Jane Clark Financial Management pays an agreed fixed fee to Jane Clark Pty Ltd and reimburses it for costs associated with maintaining the AFSL.

Commission and Fees

You are not charged asset-based fees and we do not receive any commissions. Occasionally commissions are built into the products we offer however these are usually removed. In the event that these can not be 'turned off,' you will be made fully aware of the commission and the amount will be refunded to you.

Your Bill

Your bill calculated in one of two ways:

Time Spent

will be based on the time spent on delivering the services to you. This includes the time spent collating your financial information, reviewing the details provided, assessing your current situation; not only our face to face meeting time.

Fixed Price

Alternatively, we will agree on a fixed price for some services.

For large or specific services, such as preparing a financial plan, comprehensive review or a significant piece of advice, we will provide a quote or estimate before the work starts.

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.

Payment Terms

Payments need to be made within 7 days of being invoiced. Sometimes Superannuation advice can be paid through your super fund.

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 have any complaint about the service provided to you, you need to let us know. Often we can resolve problems by talking through your experience and any issues you've come across.

If you are not satisfied with the outcome, you can contact The Australian Financial Complaints Authority (AFCA) or The Australian Securities and Investments Commission (ASIC) to lodge a formal complaint.

Talk to us/Get in touch

Contact your adviser and talk about your complaint.

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
PO Box 406
Margate
TAS 7054

We will try to resolve your complaint quickly and fairly.

External Resolution

If you still do not get a satisfactory outcome 45 days after 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 Australian Financial Complaints Authority (AFCA)

Telephone: 1800 931 678 (free call)

Website: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Alternatively or in addition, you can contact The Australian Securities and Investments Commission (ASIC) who have a free information line which you may use to make a complaint and obtain information about your rights.

Australian Securities and Investments Commission (ASIC)

Telephone: 1300 300 630 (free call)

Website: <https://asic.gov.au/>

Compensation Arrangements

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

Privacy of your information

We are committed to the privacy and security of your personal information and strictly adhere to our Privacy Policy. A copy of this policy is available on request. We collect your personal and financial information so we can provide accurate financial advice.

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 and will refer to these as your financial needs change.

We may retain your contact details and contact you for marketing and promotional purposes. You can opt out of this at any time.