

# FINANCIAL SERVICES GUIDE

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This Financial Services Guide ('FSG') has been authorised for distribution by the authorising licensee:

Keystone Partnership Pty Ltd ('Keystone')

ABN 22 169 650 720

Australian Financial Services Licence

(AFSL) No.466137

Innisfail Professional Services Centre

Level 2

8 Rankin Street

Innisfail QLD 4860

This FSG (the 'Guide') provides you with important information about Keystone Partnership Pty Ltd ('Keystone' or 'Licensee'), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference.

This document consists of two parts. This document is Part 1 and contains important information about:

- the financial services we offer as Authorised Representatives of Keystone;
- Keystone as the holder of an AFSL;
- the financial services that Keystone offer;
- the process we follow to provide financial services;
- how we, our associates, and Keystone are paid;
- any arrangements which may influence our advice to you;
- how we and Keystone protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this document is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Keystone.

The Authorised Representative detailed in this document will be collectively referred to as 'us', 'we' and 'our'.

## **PART 1**

### **CONTAINS THE FOLLOWING SECTIONS**

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

Keystone Partnership Pty Ltd  
ABN 22 169 650 720 holder of Australian Financial Services Licence No.466137  
Email: [contact@Keystonepartnership.com.au](mailto:contact@Keystonepartnership.com.au)  
Website: [www.Keystonepartnership.com.au](http://www.Keystonepartnership.com.au)  
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8 Rankin Street  
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### **About Keystone**

Keystone Partnership (Keystone) is a client focused company forged by opportunity, desire and need. As an Australian Financial Services Licence holder, Keystone's mission is to build a community of like-minded financial advisory practices striving to provide transparent advice to their clients.

Keystone is a non-institutionally owned financial services organisation who is truly boutique, truly transparent and truly client driven.

We know how important financial advice is to providing you peace of mind and want to thank you for engaging with one of our advisers to assist you in identifying and achieving your needs and objectives. Your adviser provides financial advice and services on behalf of Keystone and accordingly we are responsible for the financial advice and services they provide. Our advisers are committed to providing quality advice and a wide choice services and product solutions to suit individual client circumstances.

## **SECTION 1 – FINANCIAL SERVICES GUIDE**

### **What other information should you consider before deciding whether to proceed with our recommendations?**

If you receive personal financial advice this will be documented in a Statement of Advice (SOA), or in specific circumstances a Record of Advice (ROA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

### **Who provides the financial services described in this FSG?**

The financial services described in this FSG are provided by us as Authorised Representatives of Keystone.

Part 2 of the document contains details of your financial adviser, their experience, qualifications and professional memberships.

### **Who is responsible for those financial services?**

In relation to the financial services offered in this FSG, Keystone, as the holder of an AFSL, does not act on behalf of any other person or licensee. Keystone is only responsible for the services offered in the FSG and has authorised the distribution of this FSG.

The law requires Keystone to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Keystone and/or its Authorised Representatives. Keystone has professional indemnity insurance that satisfies these requirements.

### **What financial services do we offer?**

Keystone is able to provide financial product advice and to deal in a wide range of products (unless otherwise provided in Part 2 of this FSG) including:

- managed investments
- direct shares
- superannuation
- deposit taking facilities
- margin lending facilities
- personal insurance (e.g. life insurance)
- portfolio administration services
- retirement savings accounts
- structured products
- government debentures, stocks and bonds

Some of the services you are able to access through Keystone include:

- financial planning advice
- wealth accumulation advice
- superannuation advice including self managed superannuation funds
- redundancy advice
- retirement advice
- age care advice
- gearing strategies
- cash flow advice
- social security benefits advice
- life and disability insurance advice
- managed discretionary account services
- estate planning services

### **What products are available?**

A range of financial products by many leading financial product providers are available for recommendation by us. Details of the available products that we can recommend are contained in the Approved Product List (APL).

External experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from. We conduct due diligence on external research report providers that provide us with research.

We will only recommend a product or service to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and services and may require us to investigate and consider a financial product which is not on the APL.

### **How do we ensure that the advice we give you suits your needs and objectives?**

To ensure that we provide advice that is suitable to your needs and financial circumstances, we firstly need to understand your financial situation, personal financial objectives and needs. We will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services that we can offer.
2. We will collect all the information that we need from you, including your personal financial situation, financial objectives and needs. If you do not wish to provide the information we require, we will advise you about the possible consequences of not having disclosed your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter that you request.
3. We will help you identify your goals and discuss your attitude towards investment risk.
4. We will consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these considerations and others, we will prepare and present you with a written SOA, or in some cases depending on the circumstances an ROA.
5. We will discuss our recommendations with you, make any changes you require and gain your agreement to implement those recommendations.
6. We will then implement those recommendations.
7. We will periodically meet with you to review your financial circumstances if we agree to an ongoing service arrangement which includes a regular review component. If an ongoing service arrangement is entered into, this will be documented in your SOA. Where you have entered into an ongoing fee arrangement after 1 July 2013, your adviser will renew their agreement with you every two years.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

### **What documents do you get if we provide further advice?**

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with an SOA for this further advice. Where this is the case, if you have not already been provided with an ROA, you may request a copy of the ROA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you. In all other circumstances we will provide you with an SOA.

### **How can you instruct us?**

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this document. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

### **How are we paid for our services?**

We and Keystone may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

All fees and commissions are payable to Keystone. We may receive up to 100% of any fees and commissions received.

Details of any fees, commissions or other benefits that we, Keystone or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SOA or ROA when personal advice is given. Details of the fees, commissions or other benefits will only be disclosed if they are reasonably capable of influencing us in providing the advice. This disclosure will be in dollar terms, or where this is not possible, in percentage terms.

### **What types of fees, commissions, payments and other benefits do we receive for our services?**

#### **Service fees**

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

#### **Fees for advice**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement on the fees before we provide you with advice.

#### **Ongoing advice fees**

We may charge a fee to provide ongoing portfolio reviews and/or the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

### **Payment methods**

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

### **Commissions**

If you take out a financial product through us, Keystone may receive payments in the form of initial fees/commissions and or ongoing fees/commissions from the financial product providers. These commissions are included in the fees and or premiums you pay for the product. This is not an additional cost to you. We may agree to rebate some or all of these.

### **Other benefits**

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a minimal administration charge.

## **SECTION 2 — PRIVACY STATEMENT**

### **Why we collect your personal information**

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

### **Collecting and disclosing your personal information**

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, or other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Keystone is also required, pursuant to the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Act and its corresponding rules and regulations to implement certain client identification processes.

We may be required to obtain information about you at the time of providing financial services to you, and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

### **Other important information**

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy which will be updated from time to time.

Our privacy policy is available at [www.Keystonepartnership.com.au](http://www.Keystonepartnership.com.au) or by calling us; our contact details are set out in Part 2 of this document. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

Our contact details are set out in Part 2 of this document

## **SECTION 3 — ARE YOU SATISFIED?**

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1 Contact us first about your concern
- 2 If your concern is not resolved to your satisfaction, you may contact us by:

Writing:

Operations Manager Keystone Partnership Pty Ltd

Innisfail Professional Services Centre

Level 2

8 Rankin Street

Innisfail QLD 4860

Email:

[contact@keystonepartnership.com.au](mailto:contact@keystonepartnership.com.au)

Phone:

07 40780900

- 3 If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Financial Ombudsman Service (FOS).

The FOS independently and impartially resolves disputes between consumers, including some small businesses and participating financial services providers.

The FOS provides an independent dispute resolution process covering complaints about financial services including; banking, credit, loans, general insurance, life insurance, financial planning, investments stock broking, managed funds and pooled superannuation trusts.

You may contact FOS by:

Writing:

Financial Ombudsman Service

GPO Box 3  
Melbourne VIC 3001

E mail:

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

Website:

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

Phone:

1300 780 808

- 4 The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing:

Australian Securities & Investments Commission

GPO Box 9827  
Your Capital City Or

PO Box 4000  
Gippsland Mail Centre Victoria 3841

Website:

[www.asic.gov.au](http://www.asic.gov.au)

Phone: 1300 300 630

- 5 The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia. The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

Writing:

The Investigations Manager  
Financial Planning Association of Australia Ltd

GPO Box 4285  
Sydney 2001

Website:

[www.fpa.asn.au](http://www.fpa.asn.au)

Phone:

1300 626 393

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them first to understand the process of lodging your concern with them.