



SYMMETRY FINANCIAL

Financial Services Guide

Symmetry Financial Pty Ltd

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Australian Financial Services License: 550221

www.symmetryfinancial.com.au



Financial Services Guide Provided by;

JPM Financial Services Pty Ltd ABN 58 113 645 882 Authorised Representative No. 1267787 (**JPM Financial Services**)

John Mant Authorised Representative No. 291383 (**John**)

Peter McDonagh Authorised Representative No. 1301028

(together **we, us, our**)

As authorised representatives of Symmetry Financial Pty Ltd ABN 92 618 633 640 AFSL No. 550221 (**Licensee**)

Date: 31st August 2023

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Who is Your Adviser?

John Mant

John Mant is an Authorised Representative of Symmetry Financial.

John has worked in the financial services industry since 2000 and commenced working as a financial planner in 2005. John has experience across a wide range of financial planning areas.

John has a Bachelor of Economics from Sydney University, a Diploma of Financial Advising from the Securities Institute of Australia, a Risk Management accreditation from Tribeca, is a Certified Financial Planner (CFP®) and member of the Financial Advice Association of Australia.

These accreditations, together with his extensive industry experience, mean that John is well qualified to help clients achieve their financial goals.

John has the same authorisations for providing advice and dealing in financial products as Symmetry Financial Pty Ltd.

Peter McDonagh

Peter McDonagh is an Authorised Representative of Symmetry Financial.

Peter has worked in the financial services industry since 2020 and commenced working as a Financial Adviser in 2023.

Peter completed a Bachelor of Commerce at UNSW and has also finalised his Graduate Diploma of Financial Planning from Kaplan University.

These accreditations, together with his industry experience, mean that Peter is well qualified to help clients achieve their financial goals.

Peter has the same authorisations for providing advice and dealing in financial products as Symmetry Financial Pty Ltd.



Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended. These documents can be paper based or provided electronically.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes including investor directed portfolio services and MDA services
- retirement savings accounts products
- securities
- superannuation



How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to JPM Financial Services. John is the director of JPM Financial Services and shares in the profits that are made.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$1,650 to \$8,800 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio of between 0.11% and 1.10% (paid monthly) or an agreed fixed price of between \$1,100 and \$8,800 (paid annually). The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our service agreement.

Brokerage fees

We do not charge you for brokerage but brokerage fees may be payable to third parties who execute transactions on your behalf.

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

Investment transaction fees

We may charge a transaction fee of up to 1% (plus GST) when you buy or sell interests in investments (including but not limited to managed funds, superannuation funds, investment bonds, annuities). This fee will typically be applied to each transaction as a set percentage of the investment amount. The services and fees will be set out in the SoA or RoA that we provide to you or otherwise disclosed to you before we execute the relevant transactions.



Insurance commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 0% and 66% of the first year's annual premium.

We may also receive an ongoing commission payment of between 0% and 22% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and, based on a balanced scorecard approach, a bonus and do not receive commissions from product issuers. However, we are owned by John and he shares in the profits that we make.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

No such associations or relationships exist.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

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 the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.



If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.symmetryfinancial.com.au

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out 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 Privacy Policy is available on request and on our website at www.symmetryfinancial.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us or the Licensee at:

Licensee's contact details

Suite 2.11, 56 Delhi Road, North Ryde NSW 2113

Email: contact@symmetryfinancial.com.au

Phone: (02) 9888-5599