



## FINANCIAL SERVICES GUIDE (Part One)

**The financial services referred to in this guide are offered by:**

Stirling Advice Pty Ltd  
ACN. 662 061 910  
77 Willarong Road  
Caringbah NSW 2229  
Phone: (02) 9527 7707

AFSL No. 503827

Stirling Advice Pty Ltd ("Stirling Advice") was established to provide financial planning services that are truly in the best interests of our clients.

**This guide contains important information about:**

1. The financial services we offer so you can make an informed decision whether to use those services.
2. Information we need from you.
3. The cost of our advisory services and how we pay our representatives.
4. What to do if you have a complaint about our services.
5. How you can contact us

When we give you financial advice - a *Statement of Advice* - to make sure that advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product— a *Product Disclosure Statement* —to help you make an informed decision about the Financial Product.

## **About your adviser**

Your adviser acts on behalf of Stirling Advice who is the holder of Australian Financial Services licence no 503827. Under the Corporations Act, our primary responsibility is to you, our client.

Your adviser can provide a wide range of services from strategic advice, to investment advice, to advice on a wide range of insurance products such as life, trauma and income protection. Further details of your adviser's background along with the payments we receive are as per the profile which forms part of this FSG.

## **Who is responsible for the financial services provided?**

Stirling Advice is responsible for the financial services provided including the distribution of this FSG.

## **Do any relationships or associations exist which might influence you in providing me with the financial service?**

Stirling Advice is not controlled by any financial institution/s such as a fund manager, bank, insurance company or trade/credit union. None of these institutions has a vested interest in our business and are not therefore in a position to influence us in the provision of advice.

## **What kinds of Financial Products are we authorised to advise and deal in?**

- Deposit and payment products
- Debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes
- Securities
- Standard margin lending facility
- Superannuation
- Retirement Savings Accounts

## **What information we need from you.**

We expect that you will provide us with accurate information that we request including your personal objectives, details of your current financial situation and any other relevant information, so that we have a reasonable basis on which to provide you with advice.

We expect that you will use our advice to enable you to make informed financial decisions.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely.

## **What are the possible consequences of not providing this information?**

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure

to provide information may place us in a position where we cannot provide any advice or any financial services to you.

### **How you can give us instructions?**

You may tell us how you would like to give us instruction. For example by telephone, fax or other means such as e-mail.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

### **What remuneration, commission, fees or other benefits do we receive in relation to providing financial services and how are they calculated?**

Stirling Advice advisers are remunerated through the fees and commissions that you are charged. To assist you in making an informed decision, your adviser will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain. You may be charged a fee for the services we provide or we may be paid a commission or brokerage or a combination of the two may apply.

All fees and commissions are payable to the Licensee (Stirling Advice) which will be as per the schedule contained in the adviser profile. Details of the fees and commission for each product are contained in the Product Disclosure Statements (PDS) that your adviser will provide. Your adviser will also provide full details of fees and commissions in your Statement of Advice.

### **Alternative remuneration (Non-monetary benefits)**

From time to time advisers may receive non-monetary benefits from product providers. This can range from small benefits such as movie or sporting event tickets to more valuable benefits such as sponsorship to attended conferences.

If the value of any of these benefits exceeds \$300 it will be recorded in the Alternative Remuneration Register. A register will be maintained by Stirling Advice for any benefits received by them that exceed \$300, and each individual adviser will maintain a register for any benefits that they receive directly and are valued at more than \$300.

A copy of the register will be available for inspection on request.

### **What information do we maintain on file and for how long?**

We need to hold all information you give us for a period of 7 years. Yes, you can view information held by making a request.

### **What kind of compensation arrangements are in place and are these arrangements compliant?**

It should be noted that Stirling Advice has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services

licensee. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

**We will provide you with the associated risks of certain financial products/strategies?**

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain the risks to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

**What should you do if you have a complaint?**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser immediately.
2. If your complaint is not satisfactorily resolved within 7 days please contact Stirling Advice within 7 days via phone 02 9527 7707 or put it in writing and send to PO Box 412 Cronulla NSW 2230.

If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to AFCA at GPO Box 3 Melbourne VIC 3001. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

# Financial Services Guide (Part Two)

## Your Adviser

### Jarad Stirling

Authorised Representative No. 276304

I am an authorised representative of Stirling Advice Pty Ltd.

My company, Stirling Financial Consulting Pty Ltd, is also an authorised representative (No. 456608) of Stirling Advice Pty Ltd.

### The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation And Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews

### The products I can advise you on:

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Securities
- Deposit Products
- Retirement Savings Accounts
- Government Bonds
- Margin Lending
- Self-Managed Super Funds

### My education qualifications and experience:

- Certified Financial Planner (The Financial Planning Association of Australia, 2013)
- Masters of Applied Finance (Kaplan, 2012)
- SMSF Specialist Advisor (SPAA, 2009)
- Professional Certificate in Self-Managed Superannuation (The University of Adelaide, 2008)
- Graduate Diploma of Financial Planning (FINSIA – Financial Services Institute of Austrasia, 2006)
- Diploma of Financial Advising (Securities Institute of Australia, 2002)

### How to find me:

My office is located  
at: 77 Willarong Road  
Carringbah NSW 2229

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 02 9527 7707

Email: [jarad@stirlingconsulting.com.au](mailto:jarad@stirlingconsulting.com.au)

Postal: PO Box 412 Cronulla NSW 2230

## Remuneration

There are a number of ways you can pay Stirling Financial Consulting for the services that are provided.

### Fee for Service

A fee for service may be payable for the following services:

- Preparation of advice
- Initial adviser services
- Ongoing adviser services
- Ongoing review services

The agreed fee for service may be determined by the following:

- A fee for the provision of advice and implementation depending on the complexity of your circumstances. The fee will be based on a 12 month service period and agreed on before work commences. The minimum fee is \$4,400 for any 12 month period.
- A percentage of funds under advice of up to 1.5% (plus GST).
- A combination of the above.

### **Insurance Remuneration**

For an insurance product written between 1 January 2018 and 31 December 2018 we may receive initial remuneration between 0-88% (including GST) and ongoing remuneration of 22% p.a. (including GST) of the annual premium.

Example: If your Adviser recommends an insurance product with an annual premium of \$400 per annum, Stirling Advice Pty Ltd may receive an initial payment of up to \$352 (including GST), of which between 90-100% will be passed on to your Adviser. Also, Stirling Advice Pty Ltd will receive ongoing payments of up to \$88 per annum (including GST), of which between 90-100%, will be passed on to your Adviser.

### **Other Remuneration**

Commissions may be paid to Stirling Advice Pty Ltd by insurance product and service providers who, in turn, may pay a portion of this to Stirling Financial Consulting Pty Ltd as detailed in our FSG part 1. A combination of fee for service and remuneration from product providers may be payable.

All remuneration and how it is calculated will be disclosed in the Statement of Advice provided at the time a service/product is offered.

### **Referrals**

If you were referred to me or Stirling Financial Consulting Pty Ltd, we may pay the person who referred you between 0% and \$550 (incl GST). We may also pay the person who referred you a one off and/or annual payment calculated as a percentage of the initial and ongoing remuneration paid by the product issuer.

Your adviser, Jarad Stirling may refer you to Pacific Eastcoast for the purpose of exploring direct property opportunities. Jarad Stirling is not authorised to provide specific advice in relation to the sale or purchase of a direct property investment. Jarad Stirling will receive an amount of 2.5% (plus GST) of the contract price of a property purchased by you as the client referred to Pacific Eastcoast.

If you were referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.



## Privacy Policy

### Stirling Advice's Privacy Commitment

Your privacy is important to Stirling Advice Pty Ltd. This policy outlines how we manage the personal information we hold about our clients and others. It applies to all members (e.g. Authorised Representatives) of the Stirling Advice. It is Stirling Advice policy to respect the confidentiality of information and the privacy of individuals. Stirling Advice is bound by the Australian Privacy Principles (APPs) which is a part of the Privacy Amendment (Enhancing Privacy Protection) Act 2012, which amends the Privacy Act 1988.

Stirling Advice Privacy Policy will be reviewed from time to time to take steps as are reasonable in the circumstances to implement practices, procedures and systems to ensure it remains compliant with the Australian Privacy Principles. Any information we hold will be governed by the most current Stirling Advice Privacy Policy which will be updated and accessible from our website.

### Open and Transparent Management of Personal Information

We are committed to being open and transparent about how we use personal information. Where our documents ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed. If any of our documents do not clearly state the purposes for which we will use your personal information please ask us and we will clearly explain them to you.

### Why does Stirling Advice collect personal information?

Our business is to understand and meet our clients' needs over their lifetime for a wide range of financial services. To do this effectively, we need to collect certain personal information. We will not collect personal information unless the information is reasonably necessary for, or directly related to the services we provide to you. Our representatives provide financial services (e.g. advice) in relation to a broad range of financial products. They include (but are not limited to):

- life insurance products protecting against risks
- investment products to build wealth
- superannuation and retirement income products to provide for retirement
- banking and other services to provide deposit and credit facilities
- financial planning advice and other services to help individuals understand their financial needs and make financial and investment decisions
- management of investment assets such as shares, property (including shopping centres), fixed interest and cash

Unless informed otherwise, the personal information we hold is mainly used for establishing and managing the financial products or services of our customers, and reviewing their ongoing needs. Collecting personal information also allows us to meet legal obligations we might have including those under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We may also use personal information we have collected for purposes related to those set out above - for example, enhancing customer service and product options and providing our customers with ongoing information about opportunities that may be useful for their financial needs.

The use of sensitive information is subject to greater restrictions and is discussed below.

## **What kind of personal information do we ask for?**

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our clients. The type of personal information we may collect can include (but is not limited to):

- name
- address
- date of birth
- contact details
- income and expenses
- assets and liabilities
- account balances
- tax and financial statements
- employment details

## **Means of collection**

Stirling Advice will only collect personal information by lawful and fair means and will only request it from yourself. The exceptions to this are:

- if you give us written consent to collect this information from another specified individual,
- or if we are required or authorised by Australian law, or a court/tribunal order to collect the information from another individual.
- If it is unreasonable or impracticable to do so.

We obtain most of the information directly from our clients through a Confidential Client Questionnaire or other forms, and from maintaining records of information provided in the course of ongoing financial planning advice or customer service. We may also obtain information from other sources. We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our clients or potential clients.

Some insurance plans and other contracts also require us to collect sensitive information. For more details, see the section 'Sensitive information is subject to greater restrictions'. If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

## **Notification of collection**

Where our documents ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed. If any of our documents do not clearly state the purposes for which we will use your personal information please ask us and we will clearly explain them to you.

If your personal information is obtained from third parties, we will inform you of this.

## **Dealing with personal information**

We will not use your personal information for any purpose other than for which it was originally collected, unless you have given us your consent to do so, or unless it is reasonably expected that we will use the information for another purpose (a secondary purpose). An example of a secondary purpose is providing information in a court of law or dispute resolution.

## **Dealing with unsolicited personal information**

Should we receive personal information that we have not asked for, we will establish whether the information could have been accessible and contained in a Commonwealth record and if the collection of this personal information was reasonably necessary or directly related to our service. Should the above not apply, we will as soon as practicable destroy the information.



## **Direct Marketing**

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy. Unless you are informed otherwise, the personal information we hold is used for establishing and managing your financial products or services, reviewing your ongoing needs, enhancing customer service and product options and giving you ongoing information or opportunities that we believe may be relevant to your financial needs and other circumstances.

If, at any time, you do not wish to receive this information, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a register for those individuals not wanting direct marketing material. Please refer to the end of this document for our contact details.

## **Cross-border disclosure of personal information**

Stirling Advice takes its obligations to protect your information seriously, this includes when we operate throughout Australia and overseas. As part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. We will obtain your consent prior to doing so.

## **Adoption, use or disclosure of government related identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

## **How do we use this information and who may we disclose it to?**

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- other members of the Stirling Advice group who provide financial and other services
- financial planners, brokers and those who are authorised by Stirling Advice to review clients' needs and circumstances from time to time
- service providers and specialist advisers to Stirling Advice who have been contracted to provide Stirling Advice with support, administrative, financial, insurance, research or other services
- other insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- credit reporting or reference agencies or insurance investigators
- anyone authorised by an individual, as specified by that individual or the contract

Generally, we require those organisations outside the Stirling Advice group who handle or obtain personal information as service providers to Stirling Advice acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the -Australian Privacy Principles (APPs) and this policy.

## **Sensitive information is subject to greater restrictions**

Some personal information we hold is 'sensitive'. Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religions or trade unions, sexual preferences or activities, criminal record, state of health and medical history. The way we use tax file numbers and information received from a credit reporting agency about an individual is also restricted by law.

Sensitive information is usually needed for applications for death, sickness and disability insurance and to manage claims on those products. It may also be relevant to credit and other applications. We will not collect sensitive information about you unless you have consented to the collection of this information. It is Stirling Advice policy that sensitive information will be used and disclosed only for the purposes for which it was provided, unless the client agrees otherwise or the use or disclosure of this information is required or authorised by or under an Australian law or a court/tribunal order, and/or if the information is necessary in the establishment or defence of a legal claim. Documents asking for sensitive information will explain this.

## **Management of personal information**

Stirling Advice requires its employees and financial planners who handle personal information to respect the confidentiality of client information and the privacy of individuals. Stirling Advice regards breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

### **How do we store personal information?**

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure. We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

### **How do we keep personal information accurate and up-to-date?**

Stirling Advice endeavours to ensure that the personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your information over the telephone or upon receipt of a written request.

### **Your right to request what personal information about you is held by us**

You have the right to check what personal information about you is held by us under the Privacy Act, you have the right to obtain a copy of any personal information which Stirling Advice holds about you and to advise Stirling Advice of any perceived inaccuracy. The Act does set out some exceptions to this. To make a request, you will need to complete an application form verifying your identity and specifying what information you require. We will acknowledge your request within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required. We will endeavour to ensure the information we have is accurate, however should you find it is incorrect, you may seek the correction of it and we will ensure it is corrected as soon as possible.

### **Anonymity and Pseudonymity**

When you contact us, you have the option to remain anonymous. You may even use a pseudonym where it is lawful and practical to do so. In some cases, it may be impracticable for us to deal with you if you have not identified yourself, or if you have used a pseudonym.

### **What if you have a complaint?**

If you consider that any action of Stirling Advice breaches this Privacy Policy or the Australian Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, please call us initially on 02 8297 1600. We may then get you to make a formal complaint in writing. If you are not satisfied with our response to your complaint, you can telephone the Australian Information Commissioner's office on 1300 363 992, or if calling from outside Australia, +61 2 9284 9749.

To make a complaint, please forward it in writing to the address below and allow 30 days for a response.

The Privacy Officer  
Stirling Advice  
PO Box 412  
Cronulla NSW 2230

### **How to contact us**

If you want to:

- make a general enquiry about Stirling Advice privacy policy
- change your personal information
- obtain an application form for access to your personal information

Please call us on 02 9527 7707

Or write to us at:

Stirling Advice  
PO Box 412  
Cronulla NSW 2230