

# Financial Services Guide

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## Licensee:

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(AFSL 485 478)

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This Financial Services Guide (FSG) is authorised for distribution by miPlan Advisory.

## Corporate Authorised Representative:

MoneyRocket Financial Services Pty Ltd (MRFS)  
(ASIC no. 001283607) (ABN 34 640 911 182)

Unit 1, 2 Fraser Crescent  
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[www.moneyrocket.com.au](http://www.moneyrocket.com.au)

The Authorised Representatives act on behalf of miPlan Advisory who is responsible for the services that they provide.

Mark Kruger is the sole Director of MRFS.  
(Mark Kruger ASIC no. 001270772)

## Purpose of this FSG

This FSG will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost.
- Any conflicts of interest which may impact the services.
- How we are remunerated.
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to MoneyRocket Financial Services Pty Ltd and Mark Kruger.

## Our services

We are authorised to provide advice and dealing services in the following areas:

- Retirement planning and Superannuation including Self-Managed Super Fund (SMSF)
- Personal and business protection plans
- Managed investments and portfolio management including securities (direct shares)
- Estate planning, social security and aged care
- Budgeting, tax, cashflow and debt planning

### Not Independent

We may not charge you a full fee for our advice on risk insurance policies if we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement for products we recommend other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## **Fees**

All fees are payable to miPlan.

### **Initial Advice Fees**

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### **Annual Service Fee**

Our annual fee depends on the services that we provide to you. The fee is a fixed amount and is paid in instalments throughout the year. Our services and fees will be set out in an annual engagement.

## **Insurance Commissions**

We may receive a one-off upfront commission when you take out an insurance policy that we have recommended. We may also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## **Other Benefits**

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Mark Kruger is remunerated through the profits that MRFS makes after paying a flat dollar fee to miPlan for miPlan's licensee services.

## **Referral Commissions**

In some situations, we may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

## **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, send an email or put your complaint in writing to our office.

If your complaint is not satisfactorily resolved within 5 days, please contact miPlan and mark any correspondence "Notice of Complaint". miPlan will try and resolve your complaint quickly and fairly.

If you are still not satisfied, you can refer your complaint to the Australian Financial Complaints Authority on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

MRFS is required to hold adequate Professional Indemnity insurance for the financial services that it provides.

## **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.