



# BlueTree

FINANCIAL PLANNING

# Financial Service Guide

# Financial Services Guide

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## Licensee:

Momentum Advice Pty Ltd (AFSL 520408)

This Financial Services Guide (FSG) is authorised for distribution by Momentum Advice.

## Authorised Representatives:

Blue Tree Financial Planning Pty Ltd  
(ASIC# 1271335 ABN 63 629 276 553)

Authorised Representatives act on behalf of Momentum Advice who is responsible for the services that they provide.

## Contact Details:

504 Lutwyche Rd, Lutwyche, QLD 4030  
[www.bluetreefinancialplanning.com.au](http://www.bluetreefinancialplanning.com.au)

## 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 Blue Tree Financial Planning Pty Ltd.

## Momentum Advice

Momentum Advice holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

We are a boutique advice practice that works with a select number of clients and their family groups. We prefer to have a close and lasting relationship with our clients.

We provide services on an annual engagement basis. This means we engage with our clients to provide services over 12-month periods. At the commencement of each period, we will document the services that we will provide to you over the coming year, the fees you will pay and any other remuneration we may receive from third parties.

It is always your choice whether you re-engage us at the end of each 12-month period. We will only commence a new annual engagement where you have notified us of your decision in writing.

## Our Services

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

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Managed investments
- Securities
- Margin lending and other gearing strategies
- Aged Care Advice

## Lack of Independence

We may be paid a commission by the product provider in relation to insurance products. For this reason, we do not represent ourselves as independent, impartial or unbiased in this area.

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 (or "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.

When recommending platforms, investments (such as managed funds, ETFs, and SMAs), and personal insurance products, we will provide you with a Product Disclosure Statement.

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 be documented in a Record of Advice (or "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.

## Our Advice

We do not guarantee the performance of any investment. You should understand that all investments can lose significant value in a short period of time.

Our advice will be based on the laws relating to tax and superannuation at the time of the advice. You should understand that laws can and do change and that consideration of these changes is a benefit of continuing to engage our services.

## Working with Other Professionals

You may require a lawyer to assist you with estate planning or an accountant to assist you with more complex tax planning.

We will work with the other professionals that you have engaged, or we can refer you to professionals that we trust.

We will always be clear about who is responsible for the advice to you. We will always seek your consent before sharing information with other professionals.

## Ceasing Your Engagement

We provide services on an annual engagement basis. At the end of each service period, our engagement with you will automatically cease. You also have the option of ceasing our services at any time.

## Fees

All fees for our services are payable to Blue Tree Financial Planning.

### Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### Advice Implementation Fee

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

### Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. The fee will typically be a fixed amount which is paid monthly.

## Commissions

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

## Insurance Commissions

Blue Tree Financial Planning may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive a monthly commission payment for as long as you continue to hold the policy.

## 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

Blue Tree Financial Planning is owned by employees and, therefore, these employees may receive remuneration based on the profits that it makes.

## 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 or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). This service is provided to you free of charge.

## 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.