

***Boutique  
Financial  
Planning***

# Financial Services Guide

**THIS GUIDE CONTAINS IMPORTANT  
INFORMATION ABOUT:**

- ▶ the services we offer you
- ▶ how we, our licensee and our associates are paid
- ▶ what associations or relationships we have with financial product issuers
- ▶ our internal and external dispute resolution procedures and how you access them

Dalton Financial Partners Pty Ltd ATF  
Dalton Family Trust T/as Dalton Financial  
Partners ABN 93 155 823 555

Authorised Representative No. 418220 of  
Hunter Green Pty Ltd Australian Financial  
Services License No. 225962

Suite 2/113 Brighton Road, Sandgate QLD  
4017

Phone: 07 3269 5307

Email: [admin@daltonfp.com.au](mailto:admin@daltonfp.com.au)

[www.daltonfp.com.au](http://www.daltonfp.com.au)

## Adviser Profile



Josh has more than 12 years of experience providing financial advice. He is a degree qualified Certified Financial Planner who specialises in clients with more complex advice needs. Josh founded Dalton Financial Partners together with his wife Janine in January 2012.

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### About Josh Dalton

Certified Financial Planner  
& Director of Dalton  
Financial Partners

Authorised Representative No  
305170 of Hunter Green Pty Ltd  
AFSL No. 225962

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### Education, Qualifications and Memberships

- ▶ CERTIFIED FINANCIAL PLANNER®
- ▶ Bachelor of Business: Business Management major
- ▶ Advanced Diploma of Financial Planning
- ▶ Registered tax (financial) adviser
- ▶ Diploma of Technical Analysis (ATAA)
- ▶ ASX accredited adviser
- ▶ Gearing and Self-Managed Super Fund accredited adviser
- ▶ Member of the Financial Planning Association of Australia



# The Dalton FP Difference

## Plans with purpose

Helping you clarify and achieve your 'specific goals' and 'lifestyle aspirations' is the focus of our financial plans and strategies.

## Comprehensive approach

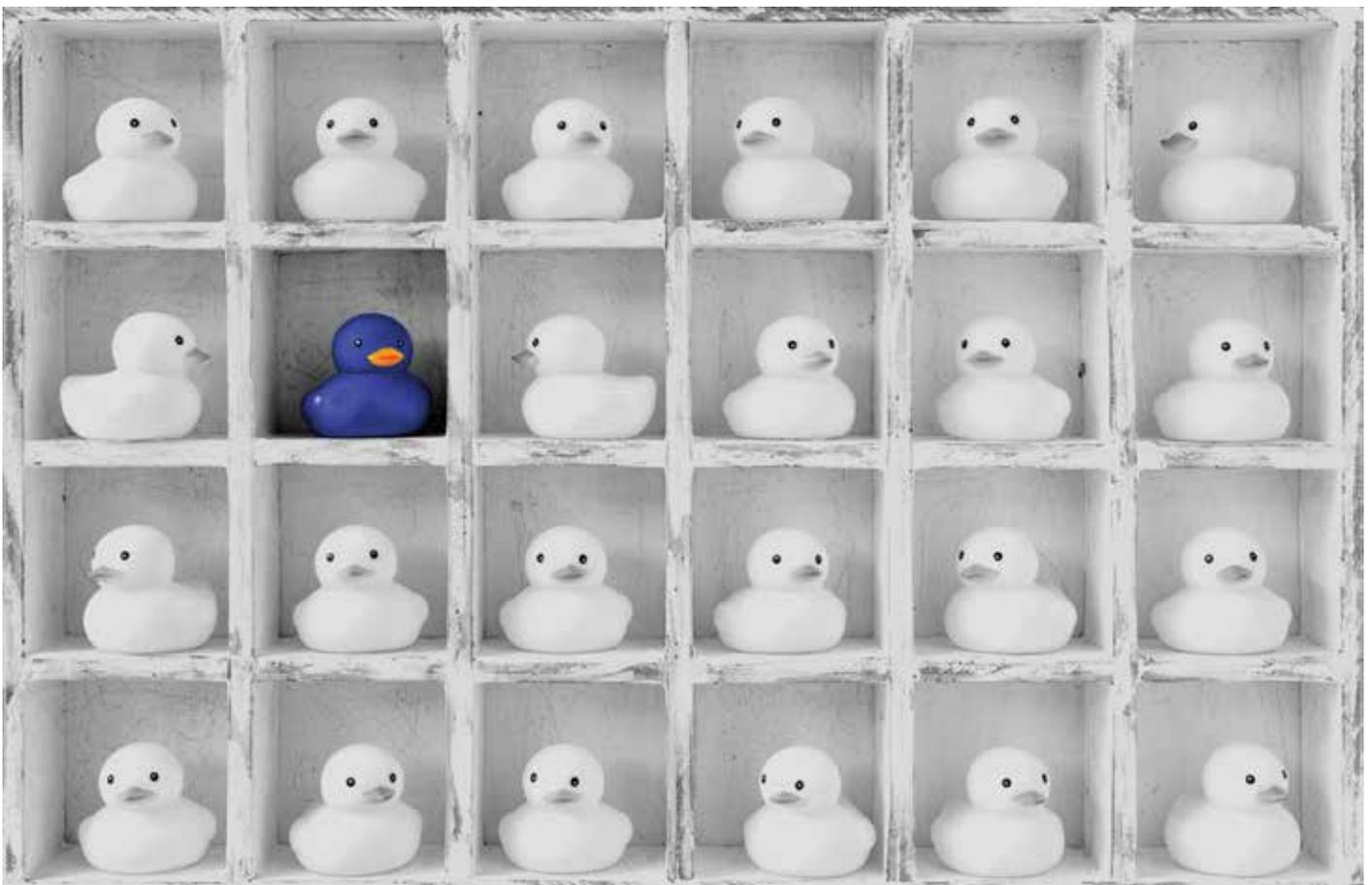
We consider all aspects of your financial life and cover a wide range of advice services.

## Individually tailored advice

We are focused on providing high quality advice that is tailored to you, rather than just trying to sell you a product (or specific strategy).

## Boutique service

Our business model limits the number of clients per adviser, so you continue to receive high quality and personalised service long-term.



## What services do we offer?

Dalton Financial Partners offers a **comprehensive approach** to financial planning. We seek to understand your situation in great detail. This includes clarifying your goals and lifestyle aspirations that will require money, planning and advice to achieve.

Maximising the chances of achieving your goals and aspirations is the focus of our service engagement.

### Areas of advice we can cover:

#### Cash flow and debt management

- ▶ Personal budgets and monitoring cash flow
- ▶ Accelerated debt repayment & restructuring strategies
- ▶ Salary packaging advice

#### Tax effective investing

- ▶ Shares and managed investments
- ▶ Portfolio construction and management
- ▶ Strategic property advice
- ▶ Trust and company structures
- ▶ Wealth creation strategies for high income earners
- ▶ Gearing / home equity strategies

#### Superannuation

- ▶ Strategic advice regarding superannuation legislation
- ▶ Contribution (getting money into super) strategies
- ▶ Superannuation specific investment advice
- ▶ Self-managed superannuation; structural, investment and legislative advice (Only accredited advisers)
- ▶ Industry superannuation funds

#### Retirement planning

- ▶ Retirement lifestyle planning
- ▶ Strategies to minimise or eliminate tax in retirement
- ▶ Superannuation pensions / income streams / annuities
- ▶ Investment strategies specific to funding retirement income
- ▶ Maximising Centrelink entitlements

#### Wealth protection and estate planning

- ▶ Life insurance, TPD, trauma and income protection
- ▶ Buy/sell and key person insurance
- ▶ Adviser facilitated wills and attorney service

#### Strategies for business owners

- ▶ Financial planning strategies specific to business owners
- ▶ Business consulting
- ▶ Business succession planning
- ▶ Exit strategies: preparing for sale and tax concessions

#### Other areas

- ▶ Redundancy
- ▶ Disability and compensation payouts
- ▶ Inheritances
- ▶ Strategies for philanthropy and charitable giving

## What kinds of financial products are we authorised to provide?

I am authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- ▶ securities – meaning shares listed on the Australian Stock Exchange;
- ▶ superannuation, whether self-managed, personal super or corporate super;
- ▶ interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;

- ▶ standard margin lending facilities (accredited advisers only);
- ▶ retirement savings accounts (“RSA”) products;
- ▶ debentures, stocks or bonds issued or proposed to be issued by a government;
- ▶ deposit and payment products; and
- ▶ life products including investment life insurance products and life risk insurance products;

I am also authorized to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

## How do I pay for Dalton Financial Partners advice?

Generally speaking, Dalton Financial Partners does not charge for initial meetings with prospective clients. A ‘Terms of Engagement’ document will be presented to and accepted by a client before any fees are payable.

Dalton Financial Partners charges clients a set fee (or set fee range) for services provided. This fee is based on factors such as the complexity of your situation, the areas of advice & the expertise required as well as the estimated workload.

- ▶ For new clients: Comprehensive advice starts from \$5,200 per annum plus GST for a 12-month engagement.
- ▶ For existing clients: Ongoing advice starts from \$4,000 per annum plus GST for a 12-month engagement.

For ongoing advice clients; this fee is recalculated and renewed every 12 months. Fees may also be recalculated

during a service engagement if the scope of the work changes.

The method and the specific amount you will pay for Dalton Financial Partners advice will be explained in your Terms of Engagement and Statement of Advice (SoA) documents.

In regards to Life Insurance related work, our preference is to charge a set fee. However, in some cases clients may wish to pay for Life Insurance through insurance commissions (due to affordability).

Initial commissions can be up to 77% of the first year’s premium and up to 22% of the annual premium from the second year onwards. This helps pay us for the work in devising, implementing and monitoring insurance strategies. If we receive commissions we may reduce your advice fees.

If commission payments are applicable, they will be noted in your ‘Terms of Engagement’ and fully disclosed in your Statement of Advice.

**As fiduciaries, we look to present fees that we believe are fair and represent value. Our aim is to put the client in a better financial position over the long term ‘net of fees’ paid.**

## Who is our Licensee?



### HUNTER GREEN PTY LTD

Level 7, 320 Adelaide Street, Brisbane, QLD 4000  
Telephone (07) 3010 9785  
www.huntergreen.com.au  
Email: invest@huntergreen.com.au  
Australian Financial Services License No. 225962

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd.

**Hunter Green is 100% privately owned and holds its own AFSL.** Hunter Green is responsible for ensuring the advice we provide meets the various legal and regulatory requirements, and provides us with Professional Indemnity insurance and dispute resolution systems.

For Hunter Green's services, systems and insurances we pay a monthly fee and may also pay an amount equivalent to up to 2.2% of any remuneration or commission they, or we, receive for providing you with our advice or services.

## Do we have any relationships or associations with financial product issuers?

### Associations

Both Dalton Financial Partners and Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorized by Hunter Green to recommend.

### Alternative Form of Remuneration Register

As part of the FSC / FPA Code of Practice Investment Fund Managers, Administration providers, licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received in excess of \$300. This register is available for your inspection on request.

## How can you give us instructions?

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

## What information should you provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

## Other documents you will be given if you receive advice from us.

When we or our Authorised Representatives give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- ▶ the advice provided, including the basis on which it was given
- ▶ fees, commissions and other benefits

- ▶ any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us or our Authorised Representative instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

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.

## What information do we maintain in your file and can you examine it?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of our privacy policy is available on our website or by contacting us.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

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

- 1 Contact us and explain the nature of your complaint.
- 2 If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on 07 3010 9785 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address. We will try and resolve your complaint quickly and fairly.

### HUNTER GREEN PTY LTD

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 Telephone (07) 3010 9785  
[www.huntergreen.com.au](http://www.huntergreen.com.au)  
 Email: [invest@huntergreen.com.au](mailto:invest@huntergreen.com.au)

- 3 Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complain with the Australian Financial Complaints Authority

**ONLINE:** [www.afca.org.au](http://www.afca.org.au)

**EMAIL:** [info@afca.org.au](mailto:info@afca.org.au)

**PHONE:** 1800 931 678

**MAIL:** Australian Financial Complaints Authority  
 GPO Box 3 Melbourne VIC 3001

- 4 The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

## FINANCIAL PLANNING ASSOCIATION COMPLAINTS PROCESS

As a member of the Association of Financial Advisers / Financial Planning Association Adviser Name is bound by the AFA/FPA's Code of Professional Practice. In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the AFA/FPA by contacting them at [info@afa.asn.au](mailto:info@afa.asn.au) or **(02) 9267 4003**

[Professional.standards@fpa.asn.au](mailto:Professional.standards@fpa.asn.au) or **1300 337 301**.

### Compensation Arrangements

Hunter Green holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Dalton Financial Partners provides, please contact us on 07 3269 5307. Retain this document for your reference and any future dealings with Dalton Financial Partners.