



FINANCIAL SERVICES GUIDE

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Affinity Wealth Plus Pty Ltd (329462) is
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CIP Licensing Limited
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Welcome to **Affinity Wealth Plus**, it's great to meet you. Here are Affinity we pride ourselves on providing holistic advice which places you in a more advantageous financial position so you can achieve financial success and the life you want, however that looks for you.

Why am I receiving this document?

The purpose of this Financial Services Guide is to provide you with an overview of our services, how we work and how you will be charged for our service.

What you can expect when you partner with us

We are proud to offer holistic financial advice with a relationship that goes beyond just a rate of return but a key interest in your financial wellbeing. Building a lasting partnership comes naturally to us. Our main focus is about aiding you in the achievement your goals and living a life that aligns to your values.

A great financial plan promotes a secure future

Your financial plan is like a personalised map that recognises where you are now, takes into consideration your goals and objectives and illustrates where you can see yourself with the right advice and team on your side. It's developed so that you can achieve your financial and lifestyle goals whilst having a strategy in place to protect you and your family if the unexpected should occur. Therefore, a good plan takes time and is reviewed regularly because life changes and so too do your needs and objectives.

Lack of Independence statement

Affinity Wealth Plus Pty Ltd is a Corporate Authorised Representative of CIPLL. CIPLL provides financial advice on a fee for service basis and the business is an independently owned public company. However, to comply with regulations, we must state their lack of independence regarding commissions for advice given on life insurance products.

Information about us

Affinity Wealth Plus Pty Ltd is a Corporate Authorised Representative of CIP Licensing Limited who holds its own Australian Financial Services License (AFSL) 471728 which has been issued by the Australian Securities and Investments Commission (ASIC).

Affinity Wealth Plus Pty Ltd is a locally owned and operated Australian company and makes all recommendations and advice through knowledge of its client's goals, objectives, financial situation, and ability to sustain financial risk. It bases its investment recommendations on high quality well researched products and provides insurance recommendations based off clients' needs and cashflow. We specialise in providing strategic advice for individuals, families and businesses focusing on strategy, not just product.

As a representative of CIP Licensing Limited we are required to comply with the obligations of the Corporations Act and conditions of our licence. This includes the need to have compensation arrangements in place with a Professional Indemnity Insurer. You are therefore protected should anything go wrong. We are happy to say we have never had a claim.

Our financial services

Affinity Wealth Plus Pty Ltd is licensed under the Corporations Act 2001(Cth) to provide financial product advice and to deal in a range of financial products to retail and wholesale clients.

We are authorised to provide financial product advice for and deal in the following classes of financial products:

- Basic and non-basic deposit products
- Debentures, stocks and or bonds issued or proposed to be issued by a government
- Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Securities
- Standard margin lending facilities
- Superannuation, Self Managed Super Funds.

Conflicts of Interest

If there may be a conflict of interest in any of the recommended products, this will be disclosed in the advice document provided. Where we have a conflict of interest, where we have a conflict of interest which cannot be avoided, we may need to decline to act on your behalf even if we disclose the conflict.

How do we protect your privacy?

Affinity Wealth Plus Pty Ltd is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles. We will collect personal information from you so that we can understand your personal situation and provide you with advice that meets your objectives. Importantly, this may include information classed as sensitive under the Privacy Act, such as medical history information, banking information, and your Tax File Number.

We will also collect information from you to meet our obligations under the Anti- Money Laundering and Counter-Terrorism Financial Act (AML). If you do not provide us with all the information, we request we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our privacy policy can be viewed on our website www.affinitywp.com.au or you can request a copy directly from our office.

What working together looks like

We understand every client is unique and requires different levels of support. What is right for one client may not be right for another. We ensure that your peace of mind is at the forefront of everything we do. At Affinity Wealth Plus we treat and manage your affairs with integrity, honesty, fairness, and objectivity.



First Meeting

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

Developing a plan

A Statement of Advice (SOA) is just another term for a financial plan and usually takes from three to eight weeks to complete depending on individual cases. To complete an SOA, we may call you for further information as well as, when authorised, contact your accountant or other professional bodies you engage with, so we have all the relevant details. Complex matters may involve multiple meetings to ensure we understand your situation thoroughly from the start.

Implementing change

Now we get to bring our recommendations to life. The Statement of Advice, that has been crafted just for you will explain the basis for our advice, including the benefits and risks associated. We will highlight the cost to you of implementing our advice and any conflicts of interest which may influence our advice. Once you are happy with our proposals you will need to sign an Authority to Proceed. This quite simply allows us to take the steps necessary to implement the plan, including the purchase of investments or investment structures on your behalf. Careful purchasing and staged implementation can be extremely rewarding. So, prepare for the implementation of the plan to take some time – often several months. Don't be a stranger during this time either – call us if you have any questions.

Your responsibilities

As we are working together it's important that you keep us informed about any changes to your situation. Where we manage your portfolio, our advice only applies to assets that we manage on an ongoing basis, not on assets that you elect to look after yourself. It's important that you follow the plan set out for you. We cannot take any responsibility for decisions that you make on your own.

Our ongoing relationship

As your planning partners it's our job to relieve you of the task of looking after your financial plan. We will meet formally on your anniversary date on an annual basis. At this point we will reconfirm your circumstances, review your plan and determine its ongoing success, relevance or appropriateness to ensure what's in place is working in your best interests. We are always here for you between formal progress meetings should you need us.

Your Responsibility

As we are working together it's important that you keep us informed about any changes to your situation and goals. Where we manage your portfolio, our advice only applies to assets that we manage on an ongoing basis, not on assets that you elect to look after yourself or are held externally from our control. It's important that you follow the plan set out for you. We cannot take any responsibility for decisions that you make on your own.

Our People

We offer the benefit of a dedicated team of professionals whom you can collaborate with. You will meet your primary adviser and the support team at your first meeting so you get a feel for who you will be dealing with from the word go.

Adviser Profiles

Andrew Malins (Director/Adviser)



Andrew Malins is an authorised representative (330831) of CIP Licensing Limited (AFSL 471728)

Andrew has over 30 years of experience advising clients in small and medium enterprises and personal financial affairs. During that time, he has specialised in tax and business strategies, taking a holistic approach to the financial management of his client's financial affairs, with a particular interest in family businesses, investing and planning for retirement.

As well as being an Authorised Representative, Andrew is a registered Chartered Accountant, Tax Agent, public practitioner, and a member of the Australian Institute of Management (AIM) and the Taxation Institute.

Brett Cederblad (Adviser)



Brett Cederblad is an authorised representative (402649) of CIP Licensing Limited (AFSL 471728).

Brett has been a Financial Adviser since December 2000 and has a strong background in holistic financial planning. He enjoys his work and loves the communication with clients that it generates.

Brett has a Diploma of Financial Planning, has passed his FASEA exam and is currently embarking on further post-graduate study. He is a member of the Association of Financial Advisers (AFA) and sees the team at Affinity Wealth Plus as a key component of a successful financial plan being created and maintained.

Ryan Grant (Adviser)



Ryan Grant is an authorised representative (322428) of CIP Licensing Limited (AFSL 471728).

Ryan has been in the Financial Planning industry since 2004 and holds a Bachelor of Commerce in Financial Planning and Investment. Ryan is accredited to provide advice on Self-Managed Super Funds and Aged Care. Ryan has a particular interest in wealth accumulation, investment product analysis, portfolio construction and personal insurance, working with his clients to develop balanced financial and lifestyle plans. Ryan's passion is helping clients improve their financial literacy guiding them through the planning journey to achieve peace of mind on their financial future.

Ryan holds the Financial Planner AFP® designation and is a member of the Financial Planning Association (FPA). He is also a Justice of the Peace (Qualified), and member of the Queensland Justice Association.

Support Team

Ashleigh Jones (Client Services Assistant)

Ashleigh is our Client Services Assistant. With a background in legal and accounting administration, Ashleigh joined the Affinity team in 2017. In her role, Ashleigh enjoys assisting with the implementation of Financial Advice. She is the friendly face who greets our clients and is dedicated to providing the utmost level of service and ongoing support to all our clients.

Ashleigh is a Justice of the Peace (Qualified).

Gaylyn Geall (Paraplanner)

Gaylyn has 15 years' experience in the financial services industry across a number of roles including administration, operations, compliance and sales in Asset Management. These senior roles have provided Gaylyn the opportunity to broaden her development in investment and market knowledge, working with some of the worlds leading investment managers.

Gaylyn holds a Diploma of Financial Planning and is currently undertaking post-graduate studies in Financial Planning.

Gaylyn has a passion for investments and is driven by assisting our financial advisers with the delivery of quality advice to ensure our clients achieve their financial goals – now and in the future.

Ingrid Maddox (Client Services Officer)

Ingrid has been working in the financial services industry since early 2012. In that time, she has held various roles consisting of administration, advising, client services and paraplanning. This diverse experience has assisted Ingrid to complete a Graduate Diploma of Financial Planning and build a strong industry knowledge to assist her team and clients whom she works alongside closely.

Ingrid is a Justice of the Peace QLD (Qualified).

Michelle Wacker (Financial Services Assistant)

Michelle is an authorised representative (1268663) of CIP Licensing Limited (AFSL 471728).

Michelle joined Affinity in the role of Financial Services Assistant in 2016. Michelle holds a Diploma in Financial Planning and a Bachelor of Arts. Michelle is a member of the Financial Planning Association. She is a passionate member of our team who enjoys assisting the Advisors in helping our clients reach their financial goals. With her excellent organisation skills, problem solving abilities and industry knowledge, Michelle juggles all of the behind the scene work for our office to ensure we deliver the ultimate service for our clients.

How we get paid

We may provide an introductory or initial meeting free of charge. After the first meeting, we will discuss the fees and charges that will be applicable to your individual circumstances.

Due to the varying nature of individual client situations, the fee we charge for plan preparation, implementation and ongoing access to support and review services may vary. We will structure and disclose this on an individual basis. In every case, you will know how much you will be charged and what to expect for that cost prior to committing to it.

Upfront/One-off Fee

We will charge you a fee to write your financial plan for you. The fee varies depending on the complexity of the plan. Our fee for a comprehensive financial plan starts at \$3,850 (inc GST). For complex situations we may first provide you with a brief scope of work entailing a quote to prepare our initial advice to you.

Ongoing Fee Arrangements

If we have an ongoing fee arrangement with you that exceeds 12 months, then you will receive an Enhanced Fee Disclosure Statement (FDS) annually. This will set out the fees you have paid, the services that we were contracted to provide and what we did provide (and or what you accessed) over that period, as well as a projection of the expected fees over the follow 12 months. We require you to confirm our ongoing engagement annually.

Referral Fees and Commissions

Full disclosure of all fees will be contained in the Statement of Advice that Affinity Wealth Plus Pty Ltd will prepare for you.

Affinity Wealth Plus Pty Ltd may receive the following commissions:

Insurance Commissions:

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

Other benefits

We may receive benefits which are non-monetary benefits from associated companies or product providers such as:

Educational conferences, training days, seminars or invitations to business lunches. Details of any benefits received above \$100 will be maintained on a register which is available upon request.

Referral Fees

in some situations we may receive or pay a referral fee when referred to or from an external party. Any referral fees are not payable by you and any referral fees paid by or to us will be disclosed in the SoA provided.

What if I have a complaint?

We value you and we are here to handle your complaint should you have one. These simple steps will help streamline the process. Any complaints that you may have about our services are managed by our Australian Financial Services Licensee, CIP Licensing Limited, AFSL 471 728. CIP Licensing Limited uses the trading name of The Investment Collective and their details are shown below.

To lodge a complaint, contact The Investment Collective by either email, letter, or telephone. Provide as much detail about the complaint as you can. Your complaint will be investigated by the Compliance Manager, who will acknowledge your complaint as soon as possible, normally within two business days. The Compliance Manager may ask you for further information and you have the right to request information that you need in establishing your complaint. The Compliance Manager will keep you up to date on the progress of the investigation.

Once the investigation into your complaint is finalised, the Managing Director of The Investment Collective will advise you of the outcome. If you do not receive a satisfactory outcome within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

CIP Licensing Limited (The Investment Collective)

Website: www.investmentcollective.com.au

Email: enquiries@investmentcollective.com.au

Telephone: 1800 679 000

In writing to: The Investment Collective,
Suite 4, 103 Bolsover Street, Rockhampton QLD 4700

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001