

# PLANNING SOLO

*Independent* Financial Advice Through Life's  
Big Transitions



# FINANCIAL SERVICES GUIDE

Version 3.2  
17 September 2024

# PLANNINGSolo

## **Purpose**

The purpose of this document is to inform you with important information about PlanningSolo Licensing Pty Ltd, it's Authorised Representatives, who will provide you with the financial services described in this Financial Services Guide (FSG)

Our FSG is designed to help you make an informed decision about whether to use the financial services described. We suggest you retain this for future reference.

If any part of this FSG is not clear, please speak to us.

- Our FSG contains information about:
- The financial services that PlanningSolo Licensing and our Authorised Representatives offer
- PlanningSolo Licensing as the holder of the AFSL
- The process we follow to provide financial services
- How we are paid
- How we protect your privacy; and
- Who to contact if you have a complaint or if you are not satisfied with the services provided.

## **About PlanningSolo Licensing**

PlanningSolo was established with the aim of helping clients gain the clarity to take control of their financial outcomes.

We are proud to provide independent financial advice. Not only do we not have any alignment to any financial institution or product provider, we also meet the stringent requirements of s923A of the Corporations Act. These requirements set a high bar for truly independent financial advice.

Key to this is that we do not receive any commissions or charge percentage based fees.

PlanningSolo Licensing Pty Ltd holds an AFSL issued by the Australian Securities and Investment Commission (ASIC).

# PLANNING Solo

## **What You Can Expect to Receive**

If you receive personal financial advice from us, you can expect to receive a number of documents from us:

## **Terms of Engagement**

This forms the foundation of our professional relationship, detailing the services and advice we will deliver, our obligations to you and the costs involved.

## **Advisory Documents**

Advice is provided in writing taking into consideration your objectives, financial situation and needs, the basis for our advice and information about fees.

Our personal financial advice is provided in formal advice documents, such as a Statement of Advice (SOA) or Record of Advice (ROA). These documents:

- confirm the discussion we have had
- the recommendations we are making and
- the basis for those recommendations.

These documents are designed to ensure you understand how our recommendation will work towards achieving your goals.

In certain circumstances, we may not provide you with personal advice via a SOA or ROA. This includes situations where we provide you with general advice.

General advice is provided through our seminars and newsletters, meaning we have not taken into account your individual needs, financial situation or objectives to provide this information.

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Where you have previously received a SOA from us and we conduct a further review, we do not necessarily have to provide you with a SOA for our further advice.

Instead, we may record a ROA and retain this on your file, you may request a copy of the ROA from us for a period of seven years from when the further advice was first provided.

## **Product Disclosure Statements**

If we recommend a financial product, we will provide you with a Product Disclosure Statement (PDS) or any other relevant disclosure document issued by the product provider. The PDS contains information about the risks, benefits, features and fees payable in respect of the product.

In combination, these documents will help you to make an informed decision about whether to proceed with our recommendations.

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## **Our Authority to Provide Advice**

The financial services described in this FSG are provided by us as Authorised Representatives of:

### **PlanningSolo Licensing Pty Ltd**

**Australian Financial Services License No.:** 526143

**ABN:** 76 644 251 427

**Registered and Postal Address:** PO Box 34, Seaford VIC 3198

**Phone:** 03 9002 4027

As the holder of the AFSL, PlanningSolo Licensing is responsible for the financial services we provide.

The law requires PlanningSolo Licensing to have arrangements in place to compensate certain persons for loss or damage suffered from certain breaches of the Corporations Act. PlanningSolo Licensing has internal compensation arrangements as well as professional indemnity insurance that satisfies these requirements.

## **Our Authority**

We offer personal advice tailored to each of our valued clients' needs in the following areas:

- Financial advice during and after divorce
- Goal setting
- Investment and wealth creation advice
- Retirement planning
- Risk assessment, management and protection
- Life insurance advice
- Financial planning following redundancy
- Superannuation advice

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We can provide advice on the following types of product:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (insurance and investment)
- Interest in managed investment schemes including IDPS
- Retirement Savings Accounts (RSA's)
- Securities
- Superannuation, including self-managed superannuation funds.

## **Other Advice and Services We Do Not Provide**

We do not provide advice or services in the following areas, but can refer you to an appropriate professional adviser should you require one:

- Accounting and taxation
- Legal Services
- Transaction or valuation services relating to real estate
- Finance broking, refinancing or review of your current loans
- General insurance, such as home and contents or car insurance

We do not pay referral fees or accept referral fees from specialised professional service providers.

## **Delivering Our Services**

In order for us to provide these services to you, we will need to meet with you to discuss your objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge your personal information to us. In which case, we will be required to warn you about the possible consequences of not having your full personal information. We do reserve the right to choose not to provide you with any advice in this event.

You should read the warnings carefully.

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## **How We Are Paid**

Our initial consultation costs \$440 including GST. After the first meeting, we will discuss the fees that will be applicable to your individual circumstances.

Due to the varying nature of individual clients' circumstances, our fee for our services and advice will be disclosed and agreed in writing on an individual basis. Please see the Adviser Profile for further information.

PlanningSolo Licensing Pty Ltd and its shareholders may benefit from the remuneration paid in respect of the financial services offered in this FSG.

## **Risks of financial products strategies recommended**

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

## **Privacy of client information**

We maintain a record of your personal profile, which includes details of your objectives, financial situation, needs and health information. This information is collected to provide you with services and financial advice. We also maintain records of any recommendations made to you within your client file.

We may disclose your personal information to service providers we engage to assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

As the provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australian, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws.

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PlanningSolo is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial service to you, and from time to time, in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

We are committed to protecting your privacy and the security of your personal information.

A copy of our privacy policy is available on our [website](#), providing you with further information in relation to how we will collect, hold, use and disclose your personal information.

We will update our privacy policy from time to time. We will always ensure our current version is available via our website.

If you wish to examine your file, you should ask us, and we will arrange for you to do so.

## **Recordings**

We automatically record phone calls made to and from our offices and retain recordings of any video meetings we hold.

These recordings are used to verify the contents of these conversations, and for audit, training, and supervision purposes.

If you do not wish your calls to be recorded please advise us and we will delete the recording.



## **Conflicts of Interest**

Conflicts of interest are circumstances where your interests as our client may conflict with ours. We take any potential conflicts of interest seriously and work hard to avoid them.

PlanningSolo Licensing Pty Ltd and our authorised representatives do not have any associations with any product providers or other organisations in the financial services industry.

No financial institution has any ownership of PlanningSolo Licensing Pty Ltd or our authorised representatives, and we do not distribute any of our own financial products.

An authorised representative may participate in training, minor refreshments or entertainment provided they are less than \$300 in value from any single source over the course of a year. Details of benefits between \$100 and \$300 and other benefits that relate to information technology, software or support provided by a product issuer or that relate to educational and training purposes will be maintained on a register.

We will provide a copy of our register upon request.

## **Instructions From You**

You may specify how you would like to give us instructions, for example, by phone or email. Alternatively, you may provide instructions to us in person. Any instructions to make changes to any products you hold will be confirmed in writing – either via a form, letter or email from a verified email address.

### Complaints

We appreciate that, sometimes, things go wrong. If they do, we have a clearly defined process to ensure your complaint is noted, reviewed, investigated and resolved.

It is important that you know:

- You absolutely have a right to complain
- Our Complaints Handling process is free of charge

If you have any complaints about our advice or service, you should take the following steps:

1. Contact us directly and tell us about your complaint. We will endeavour to resolve your complaint as quickly as possible. We will acknowledge your complaint in writing within 24 hours or 1 day.

2. If your complaint is not satisfactorily resolved within **three** working days, or you would prefer not to contact your Authorised Representative, please contact the Complaints Manager at PlanningSolo Licensing via any of the following methods:

by email to **service@planningsolo.com.au**;

by mail to **PO Box 34, SEAFORD VIC 3198**

by phone at **03 9002 4027**

3. PlanningSolo Licensing will endeavour to resolve all complaints within 30 days of lodgement. Our complaints manager will manage your complaint through to resolution, whereby you can expect a response within 30 days. Our response will outline our findings and include information that may help you understand our position.

4. If we are unable to resolve your complaint within 30 days, or you are not satisfied with our response, you can lodge a dispute with the **Australian Financial Complaints Authority (AFCA)**. This service is provided to you free of charge. AFCA is a free and independent dispute resolution scheme.

Phone: 1800 931 678

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

Address: GPO Box 3, Melbourne VIC 3001

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The Australian Securities and Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services.

Address: GPO Box 9827, Melbourne VIC 3001

Website: [www.asic.gov.au](http://www.asic.gov.au)

Phone: 1300 300 630

If your concern relates to personal information you may wish to consider raising these concerns with The Privacy Commission:

Address: GPO Box 4285, Sydney NSW 2001

Phone: 1300 363 992.

# Adviser Profile

# JORDAN

Vaka

Authorised Representative: 335966  
Phone: 0414 318 048  
Email: [jordan@planningsolo.com.au](mailto:jordan@planningsolo.com.au)

Jordan has been a financial adviser since 2009 and specialised in helping people navigate the financial complexities of life's big transitions



## Qualifications

Jordan has a Bachelor of Commerce, majoring in Financial Planning, from Deakin University.

Jordan is a member of the Financial Advice Association of Australia (FAAA) and is also trained in Interdisciplinary Collaborative Divorce. He is accredited to provide advice on self-managed superannuation funds.

## Authorisations

Jordan can provide advice on the following types of product:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (insurance and investment)
- Interest in managed investment schemes (IDPS)
- Retirement Savings Accounts (RSA's)
- Securities
- Superannuation, including self-managed superannuation funds.

# Adviser Profile

## **How I Am Paid**

Our fees are agreed before we commence working for you and will be a fixed-dollar amount, payable over the duration of our engagement.

The fee is based on the complexity of the work involved, the time taken, the skill and knowledge required for the type of work, and the degree of responsibility applicable to the work.

Our fee – and the services to be provided - will be documented in our Engagement Letter for your consideration. Payment is required when we are retained to provide you with the agreed service.

Where it becomes apparent that additional work is required, beyond the scope of our initial Proposal, we will advise you of any additional fees in writing, which we will agree on prior to completing the additional work.

We only work with people where we believe we can add value greater than the cost.

As an employee and shareholder of PlanningSolo Licensing, Jordan may receive remuneration, dividends and other payments.

# Testimonials

*"For two older people, wondering what to do next, and how to go about it, Jordan's warmth and good humour was both relaxing and reassuring.*

*We were able to be completely open with him, and the advice given will be followed."*

**Lynn, Bona Vista VIC**

*"Jordan recently set up both mine and my husbands Pension Funds. We thought our future was a tad gloomy, but... Jordan was able to advise us of how to set us up for a bright and financially sound retirement.*

*His clear explanation and professional manner was appreciated. "*

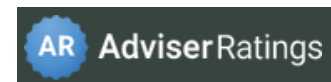
**Sandra, Wheelers Hill VIC**

*"Jordan has given [us] a greater sense of financial security going forward as we plan the next stage of our lives , working part time and living the sea change.*

*It sounds corny but that's what we want and Jordan has given us clarity and confidence in these times when there is a lot of financial uncertainty."*

**John, Hughesdale VIC**

## As Featured In



# Contacting Us

**P: 03 9002 4027**

A member of our Service Team will answer - this is the best point of contact during the day.

**E: [service@planningsolo.com.au](mailto:service@planningsolo.com.au)**

Best for any general queries, or to first make contact with us.

We'll reply to your email within 48 business hours. Please do not send any personal or confidential information to us via email.

**M: 0414 318 048**

Jordan's personal mobile number.

If it's about something urgent, call the office number, as I can be a bit hard to reach during the day. Please note that I return calls during business hours and will get back to you within 48 business hours.

## Meeting Locations

We can arrange meetings in the following locations:

Ballarat and surrounds

Chadstone

Richmond

Scoresby

Ringwood

## Booking a Call

You can use **[this link](#)** to book for me to call you at a convenient time.