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## FINANCIAL SERVICES GUIDE

Version: 01 February 2023

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A Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are paid and how we handle any complaints you may have.

This Financial Services Guide (FSG) is authorised for distribution by Jarrah Bridge Financial Planning.

### **WHAT IS IN THIS DOCUMENT?**

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- Who your adviser is, and details of the Australian Financial Services Licensee
- The services that we are authorised to offer
- How we are paid
- How to make a complaint if you need to
- Other important issues

### **INDEPENDENT ADVICE**

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Jarrah Bridge Financial Planning is an independent financial planning firm.

The term 'independent' is a restricted term under section 923A of the Corporations Act. This term can only be used by firms that do not receive commissions, volume-based payments, or other gifts or benefits, and operate without any conflicts of interest or influence from a product issuer.

It means we are only paid by clients and are not owned or influenced by any product provider.

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## WHO IS RESPONSIBLE FOR THE ADVICE?

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Annette Sinclair, ASIC Authorised Representative 423553, is the owner of Jarrah Bridge Financial Planning. She is paid a salary and the profits of the practice.

James Robinson, ASIC Authorised Representative 1271567, is an employee of Jarrah Bridge Financial Planning. He is paid a salary and may receive a bonus based on his performance and profits of the practice.

Emily van Kampen, ASIC Authorised Representative 295417, is self-employed, operating as a sole trader, trading as Emily-Jane van Kampen, (ABN 45 279 365 058).

Annette, James and Emily act on behalf of Jarrah Bridge Financial Planning, which is owned by Annette Sinclair. She is responsible for the services they provide.

<b>Licensee:</b>	Jarrah Bridge Pty Ltd, trading as Jarrah Bridge Financial Planning.
<b>AFSL:</b>	536661
<b>Phone:</b>	(08) 9250 2056
<b>Office:</b>	43 Victoria St Midland WA 6056
<b>Postal:</b>	PO Box 5029 Midland WA 6056
<b>ABN:</b>	71 655 021 980

### OUR STAFF

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#### Financial Planners

Annette Sinclair

James Robinson

Emily van Kampen

#### Admin Assistants

Hilary Godde

Johanna Jones

Michelle Smith

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## WHAT SERVICES ARE WE AUTHORISED TO PROVIDE?

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Jarrah Bridge Financial Planning can assist you with:

- Retirement planning;
- Salary packaging and tax planning;
- Risk assessment and management;
- Investment and wealth creation advice;
- Life insurance brokering;
- Mortgage and Debt Management advice;
- Superannuation advice;
- Financial planning following redundancy;
- Estate planning;
- Business succession planning;
- Asset protection advice;
- Portfolio monitoring and reviews.

A combination of personal and general advice is offered on these services. Please note that while your adviser can provide advice on debt management strategies, they are not licensed to engage in credit activities such as providing credit contracts or leases, securing obligations under credit contracts, or other credit provision services. If necessary, we will refer you to an authorised credit broker for these types of services.

Your advisers are registered with ASIC as tax (financial) advisers; which permits them to provide advice on the tax consequences of the financial advice they provide, namely:

- ascertaining liabilities, obligations or entitlements that arise, or could arise, under a taxation law; and/or
- advising about liabilities, obligations or entitlements that arise, or could arise, under a taxation law.

They can provide advice which may or may not include the application or interpretation of taxation laws, and you can reasonably be expected to rely on it to:

- satisfy your tax liabilities or obligations that have arisen or might arise, and/or
- to claim tax entitlements that have arisen or might arise.

Your adviser is not licensed to provide a tax agent service.

Legislation requires that only someone licensed to provide a tax agent service is permitted to prepare a tax return, lodge an objection about a tax matter with the ATO or deal with the ATO on your behalf.

Your adviser is authorised to provide advice and dealing services for the following types of products:

- Deposit products and debentures;
- Unit trusts, bank accounts, hedge funds, term deposits, and cash management trusts;
- Listed investment companies and exchange traded funds;
- Listed and unlisted property trusts and syndicates;
- Fixed interest securities, preference shares, debentures, and mortgage trusts;
- Listed shares;
- Master trusts and wrap accounts;
- Retail, industry, and self-managed superannuation funds (SMSFs);
- Retirement savings accounts;
- Managed investment schemes;
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

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## WHAT WE NEED TO KNOW TO BE ABLE TO HELP YOU

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To provide a service to you that is suitable to your needs and circumstances, we need to know about your individual objectives, financial situation, and needs before we recommend any financial products or services.

You have the right to not divulge this information to us. In that case, we are required to warn you about the possible consequences of not having your full personal information. More details of this will be provided in your Statement of Advice.

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 (PDS) where we recommend a financial product 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 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.

### PRIVACY OF CLIENT INFORMATION

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We maintain a record of your personal profile, which includes details of your objectives, financial situation, and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of that policy is available on our website and on request.

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

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## HOW ARE WE PAID?

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Before we begin any work, a quote is provided and agreed to by you. The fees for our advice are quoted in set dollar amounts at each stage.

We work on a 'flat-fee' basis. We do not charge on a percentage of assets basis and do not receive any product commissions. Any commissions that cannot be 'turned off' will be rebated to you on a quarterly basis.

Further, we do not receive or pay any referral fees to other specialist advisors that we may work with, such as accountants, solicitors, or mortgage brokers.

Refer to our Charging Structure for more information.

## HOW DO YOU PAY US?

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We may send you an invoice for our services and require payment within 14 days of invoice date.

Payment can be made by direct debit from a nominated account of your choice. Payments are made to Jarrah Bridge Pty Ltd. Payment is preferred via direct debit to our bank account or by cheque posted to us. Cash payments can be accepted by arrangement. At this point, we cannot accept payments via credit card.

We may be able to arrange for your fees to be deducted from your investment or superannuation accounts.

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## COMPLAINTS

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If you have an issue with the services provided to you, you should take the following steps:

- 1) Contact Jarrah Bridge Financial Planning to discuss the issue.
- 2) If you have not received a satisfactory outcome within 30 days from the day you lodge your complaint with Jarrah Bridge, you have the right to forward your complaint to an external dispute resolution scheme. Jarrah Bridge is a member of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution which is free to consumers

The Contact Details for this service are:

Telephone: 1800 931 678 (free call)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Mail: GPO Box 3  
Melbourne  
VIC 3001

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## CODE OF ETHICS

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As Financial Advisers, we are bound by the Code of Ethics published by ASIC (Australian Securities and Investments Commission). This code comprises the values and standards that shape and reinforce the profession of Financial Planning. The Code and the Standards within it guide our conduct and enhance our engagement with our clients as well as wider society. For more information on the Code, see <https://asic.gov.au/for-finance-professionals/afs-licensees/professional-standards-for-financial-advisers/code-of-ethics/>

If you have an ethical concern, please contact us at [info@jarrahbridge.com.au](mailto:info@jarrahbridge.com.au)

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## INVESTMENT AND STRATEGY RISKS

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For any financial products and strategies which we recommend to you, we will explain any significant risks. Please ensure you understand these risks when we tell them to you. You are entitled to ask for clarification.

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## COMPENSATION AND INSURANCE

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Jarrah Bridge Financial Planning is covered by the professional indemnity insurance policy of Jarrah Bridge Pty Ltd. The policy meets the requirements of Section 912B of the Corporations Act and covers claims in relation to our conduct during the time we are covered.