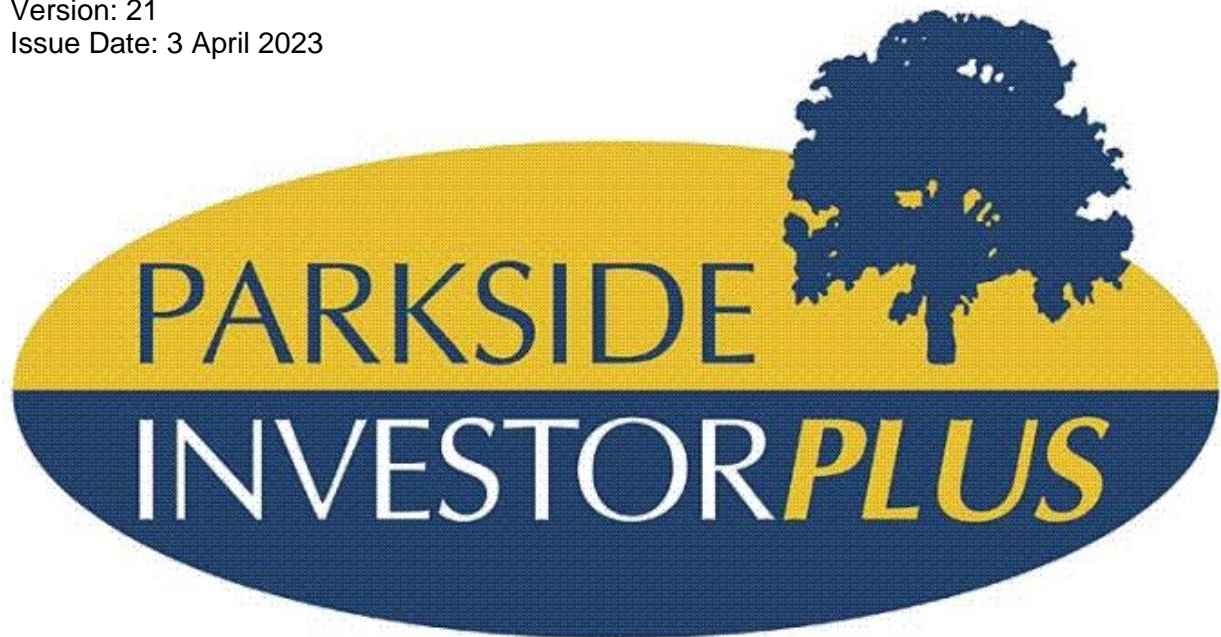


# Financial Services Guide

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*We will help build and protect your wealth,  
to secure and enhance your lifestyle  
by managing a financial blueprint for your life*

## Licensee

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## Authorised Representative/s

Parkside InvestorPlus Pty Ltd (ABN 70 098 630 114); ASIC 230296

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All Authorised Representatives act on behalf of Parkside InvestorPlus Pty Ltd which is responsible for the services that they provide.

## Contact Details

Suite 27, 3-9 Terminus Street

Castle Hill NSW 2154

P: 02 9899 4899

E: [mail@parksideinvestorplus.com.au](mailto:mail@parksideinvestorplus.com.au)

## Purpose of this FSG

This FSG will help you decide whether to use the services that we offer. It contains information about:

- who we are
- how we and our associates are paid
- who to contact if you have a complaint
- our services
- any arrangements we have that may influence our advice

### Not Independent

Because Parkside InvestorPlus Solutions Pty Ltd and its Corporate Authorised Representatives, receive commissions from life insurance companies, neither financial services businesses are independent, impartial or unbiased. The Corporations Act states that if a licensee or an Authorised Representative receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased.

## Parkside InvestorPlus advice

As a client, if you choose to obtain financial advice from a Parkside InvestorPlus Solutions Pty Limited (PIPS) adviser, you will receive a Statement of Advice that confirms the discussions held with your adviser.

In the Statement of Advice, we will tell you about:

- the advice provided to you and the basis upon which the advice is provided
- our fees and any other income received
- any associations we have with financial product issuers and
- other parties which may have influenced the advice we give you

Existing clients who require further advice may receive a Statement of Advice or a Record of Advice depending on the complexity of the advice, and any changes to your personal circumstances. A full copy of your original Statement of Advice is available from us if required.

If we recommend a financial product to you, we will provide you with a document called a Product Disclosure Statement (PDS). The PDS will tell you about the key features, risks, benefits and fees of the financial product we recommend.

This Financial Services Guide forms part of a two part guide. Accompanying this guide is Part B, which contains information about the adviser/s who may be providing you with financial advice.

## Introducing Parkside InvestorPlus Solutions Pty Ltd

The financial services you will receive are provided by Parkside InvestorPlus Solutions Pty Limited, which is responsible for the advice provided by your adviser. PIPS hold Australian Financial Services Licence No 225920 and is accredited as a Professional Practice of the Financial Advice Association of Australia (FAAA) in recognition of the business' high professional and ethical standards.

PIPS comprises a team of highly qualified Authorised Representatives to ensure that you receive all the financial planning and administration requirements you need.

PIPS appoints Authorised Representatives to act on its behalf for the provision of authorised financial services. Your adviser is one of our Authorised Representatives and PIPS is therefore, responsible for the financial services provided and has authorised your adviser to provide you with this FSG. Your adviser's details are set out in the profile which forms Part B of this FSG and these documents should be read together.

## Services we offer

PIPS does not itself produce or issue any financial products, or operate as a fund manager or administrator. Our business is purely focused on the provision of quality advice and client support services.

PIPS maintains an approved list of products and services and will recommend these to you where it is appropriate for your needs. A copy of our Approved Product List can be supplied to you upon request.

Our Licence authorises us to advise and deal in:

- Deposit and payment products including basic deposit, deposit and non-cash payment
- Life Insurance - Investment products
- Managed Investment Schemes – including IDPS
- Securities
- Superannuation
- Life Insurance - Risk products
- Retirement Savings Account Products
- Standard Margin Lending
- Debentures, stocks or bonds

We are unable to provide advice on particular direct shares, derivatives, general insurance or credit / loan advice. Your adviser can assist you by arranging for a referral to a specialist for these financial services at your request.

If your adviser is a registered tax (financial) adviser, they are authorised to provide a tax service, where the advice is:

- provided in the context of the personal advice authorised by the licensee, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Registered tax (financial) advisers are not authorised to provide tax agent services (ie those services in relation to the preparation and filing of tax returns and liaison with the ATO, etc). Where tax agent services are required we will refer you to a tax agent as these services constitute a separate business activity and are not provided under the licensee's AFSL. We are only responsible for advice relating to the financial products and services described in this FSG and our Approved Product List.

### **How you pay for our advice and services**

The list below outlines all the potential fees that may apply to advice you receive and products recommended by your adviser. Not all of these charges will apply to you, it will depend on your individual circumstances. All fees are inclusive of GST.

### **Remuneration**

Please refer to Part B of this FSG, the Adviser Profile, for information about our financial services, fees and Authorised Representatives remuneration.

### **Fee Disclosure**

All fees will be agreed to and disclosed in the Statement of Advice and Record of Advice provided prior to implementation. You will be issued with an annual Fee Disclosure Statement (FDS) if you engage an adviser on an ongoing basis.

### **Payments from others**

PIPS has a policy of not encouraging alternative forms of remuneration from product providers or other client referral sources. However, we maintain a register of any alternative remuneration that we may have received. A copy of the register is available upon request.

### **When you obtain our advice**

To give advice that is personalised for your circumstances we need to find out your lifestyle objectives, your financial situation and your needs and aspirations before we make any strategy, insurance or investment recommendations. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we will warn you about the possible consequences of us not having your full personal information and the impact on our recommendations.

### **Explanation of any risks**

We will explain any significant risks of the strategies, insurances and investments that we recommend to you in your Statement of Advice. If you are unclear of the risks, do not hesitate to ask your adviser to explain the risks to you.

### **Giving us instructions**

You can direct PIPS to act on your behalf by signing an "Authority to Proceed" and the appropriate application, withdrawal or switch form. Alternatively, you can contact us directly with any instructions relating to your financial products in writing, fax or email. Contact details are located within this document.

### **Professional Indemnity Insurance**

PIPS maintains Professional Indemnity insurance policies on behalf of your adviser. These policies cover advice, action and recommendations which your adviser has been authorised by PIPS to provide you. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations. This insurance will continue to provide such coverage for any adviser who is no longer authorised by PIPS.

### **If you have any complaints**

If you have a complaint about the service provided to you, please take the following steps:

1. Contact your adviser about your complaint. If your complaint is not satisfactorily resolved within 3 business days, please contact the Compliance Officer of PIPS, on (02) 9899 4899 or by writing to us at: PO Box 2500, Castle Hill, NSW, 1765. We will attempt to resolve your complaint quickly and fairly.
2. If you still do not get a satisfactory outcome, you have the right to contact the Australian Financial Complaints Authority (AFCA), PIPS is a member of this scheme. AFCA can be contacted by calling 1800 931 678, or by writing to GPO Box 3 Melbourne VIC 3001 or [info@afca.org.au](mailto:info@afca.org.au)
3. If your complaint relates to personal information held, please contact the Australian Information Commissioner on 1300 363 992.
4. The Australian Securities and Investments Commission (ASIC) also has a freecall infoline on 1300 300 630.

## **Privacy**

Your privacy is important to PIPS. For more information about how we collect, use, store and disclose your personal information, please refer to our Privacy Policy over the page.

Generally, you may access any personal information that PIPS holds about you, simply by contacting us. A fee may be payable for locating, retrieving, reviewing and copying any material requested.

## **Privacy Collection Statement**

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer, accountant or solicitor. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by PIPS to review customers' needs and circumstances from time to time, including other companies within the group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the group in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via our Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in our Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and PIPS will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your planner or PIPS holds about you at any time to correct or update it as set out in our Privacy Policy.

Our Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

## Privacy Policy

### **We are committed to protecting your privacy**

This document outlines the Parkside InvestorPlus Solutions Pty Ltd (PIPS) policy on handling the personal information it collects about individuals including customers, potential customers and shareholders.

We respect the confidentiality of your information and take your privacy seriously, abiding by the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). When we request personal information, we will normally explain why we need it, how it will be used and who we may share it with.

This policy answers the following questions about privacy at PIPS:

- Why does PIPS need your personal information?
- What types of personal information does PIPS collect?
- How does PIPS protect your personal information?
- How can you contact PIPS about Privacy?
- What about privacy and the internet?
- About this policy

### **Why does PIPS need your personal information?**

Understanding and meeting our customers' financial needs over the course of their lifetime is a central part of our business. We do this by providing financial products and services under various brands offered by businesses within the PIPS. To do this effectively, we need to collect certain personal information. In this Privacy Policy, personal information is any information that could identify you or be used to establish your identity.

The types of financial products and services we provide include:

- life insurance products
- investment products
- superannuation and retirement income products
- advice and administration services supporting self-managed superannuation funds
- banking and other services (deposit and credit facilities)
- financial planning advice and other services to help you understand your financial needs and make financial and investment decisions
- management of investment assets such as shares, property, fixed interest and cash.

PIPS mainly collect, hold, uses and discloses customers' personal information so we can establish, manage and provide these products and financial services. We may also use and disclose your information for purposes related to those mentioned above, such as arranging for services to be provided by third parties and enhancing our customer service and product options (see the next section 'Will my personal information be used for Direct Marketing').

We also hold personal information about our shareholders. This is used to fulfil our legal obligations and to keep our shareholders informed of PIPS's business performance and the products and services we provide.

In addition, some laws require us to collect personal information. These include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), the Corporations Act 2001 (Cth), the National Consumer Credit Protection Act 2009 (Cth) and the U.S Foreign Account Tax Compliance Act.

### **Will my personal information be used for Direct Marketing?**

We may also use your personal information to keep you informed about the range of financial products and services offered by the PIPS. These may include superannuation, investment, retirement, banking, credit and life insurance products, and financial planning services.

You can opt out of receiving direct marketing information from us at any time (see the 'How can you contact PIPS about privacy?' section below).

### **What happens if I do not provide information that has been requested?**

It's your choice whether to provide your information. However, if you do not, we may be unable to fulfil your request for a specific product or service. Where you are seeking financial planning services, it may also affect our ability to properly analyse your personal circumstances.

### **What types of personal information does PIPS collect?**

We may ask for a range of personal information to assist us in providing you with relevant financial products and services. The information we may request includes (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements, employment details and citizenship status.

### **Does PIPS collect sensitive information?**

We sometimes need to collect and use sensitive information, such as when we consider applications for some insurance and banking products, or when assessing a claim.

Sensitive information includes information or an opinion relating to a person's racial or ethnic origin, political views or memberships, religious beliefs or affiliations, membership of a professional or trade association or trade union, sexual orientation or practices and criminal record. It also includes information about a person's health and medical history.

The Australian Privacy Principles set out restrictions about the way sensitive information can be used.

Unless you give us your consent, or if we are required or permitted by law, we will only use or disclose sensitive information for the purposes for which it was provided.

### **How does PIPS collect personal information?**

PIPS will collect your personal information directly from you where this is reasonable and practical. We gather this information either through applications or other forms that you complete, or by recording the information you provide via phone calls, interviews and other forms of communication.

We may also collect personal information from external sources. Examples of the people or organisations who may provide us with information are:

- employers, when a new employee joins their superannuation or insurance plan
- parents or guardians in respect of children
- people authorised by you (such as lawyers or accountants)
- other credit providers
- public sources of information (such as telephone directories)
- market research organisations (through surveys or telephone polls)
- third-party brokers (such as insurance and mortgage brokers)
- credit reporting bodies.

When we are provided with personal information about an individual from a third party, we seek to ensure the individual is aware of certain matters, such as PIPS's identity and our contact details.

### **Can you remain anonymous or use a pseudonym when dealing with us?**

If you wish to remain anonymous or to use a pseudonym when dealing with us, we may be able to provide you with limited information or services, such as general details about our products.

However, in many cases it will be impracticable for us to assist you if you wish to remain anonymous or use a pseudonym. For example, we are generally not permitted to issue a financial product to a person without first collecting their personal information.

Also, the provision of many financial services is highly personalised, with the quality and scope of financial advice heavily dependent on the individual circumstances of each customer. Because of this, if you choose not to identify yourself or wish to use a pseudonym, we may be unable to provide you with the specific product or service you want. It may also affect our ability to properly analyse your personal circumstances so our recommendations may not be completely appropriate or suitable for you.

### **How does PIPS protect your personal information?**

Whether your personal information is gathered through face-to-face meetings or by interacting with us via telephone, mail, internet or other methods, we take steps to store your information securely. We hold your personal information in a combination of secure computer storage facilities, paper-based files and other formats.

We take a number of steps to protect personal information from misuse, loss, unauthorised access, modification or improper disclosure. These include instructing our staff and financial advisers who handle personal information to respect the confidentiality of customer information and the privacy of individuals.

### **Who does PIPS share personal information with?**

From time to time we may share your personal information with other entities both within and outside of the PIPS. The entities that we might share your personal information with vary according to the product or service involved, but could include:

- other areas and organisations within the PIPS that provide financial and other services
- financial planners, brokers and other parties authorised or accredited by PIPS
- service providers and specialist advisers we engage to provide us with services such as administrative, financial, insurance or research services, some of whom may contact you on our behalf
- other insurers, including reinsurance companies, and credit providers
- courts, tribunals and other dispute resolution bodies in the course of a dispute
- credit reporting or reference agencies or insurance investigators

- employers contributing to or otherwise participating in our superannuation or insurance plans
- policy committees in our superannuation plans
- anyone authorised by you or to whom you have provided your consent (either expressly or impliedly), including but not limited to other financial services providers that we may need to deal with on your behalf
- anyone to whom we are required or authorised by law to disclose your personal information (for example, law enforcement agencies, and national and international government and regulatory authorities including but not limited to the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, the Australian Transaction Reports and Analysis Centre and the United States Internal Revenue Service)
- other financial services institutions - in order to detect, investigate or prevent actual or potential fraud in connection with the products or services we provide to you.

#### **How does PIPS update personal information?**

We realise that your personal information changes frequently – people move house, change jobs and update other personal circumstances on an ongoing basis. In most cases you can alter your details over the telephone.

If we believe the information we hold is incomplete or out of date, we may also seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

#### **How long will PIPS keep your information?**

We may be legally required to maintain some of your records for a significant period of time. However, once we believe information is no longer needed, we may remove any identifying details or destroy the records entirely.

#### **How can you contact PIPS about privacy?**

You can contact us to:

- seek more information about anything contained in this policy, or to request a copy of this policy in a different format
- update or correct your personal information
- opt out of receiving direct marketing material
- ask about accessing or correcting the personal information we hold about you; or
- make a privacy related complaint.

#### **How do I find out about the personal information PIPS holds about me?**

Under the Privacy Act you have the right to access the personal information we hold about you, with some exceptions. To make a request you need to complete a form outlining what information you require. Access forms can be obtained by contacting us as set out above.

PIPS is permitted to refuse access to personal information in certain situations. Examples include where:

- giving access would have an unreasonable impact on the privacy of other individuals
- giving access would be unlawful, or where denying access is required or authorised by an Australian law or a court order
- both of the following apply:
  - we have reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to our functions or activities has been, is being or may be engaged in; and
- giving access would be likely to prejudice the taking of appropriate action in relation to the matter
- giving access is likely to interfere with law enforcement activities.

Before providing the requested information, we will give you an estimate of any potential costs associated with this, including expenses for locating, retrieving, reviewing, and copying any of the material you need.

#### **What should I do if I have a complaint?**

To raise any concerns, you might have in relation to privacy, please contact us via the contact channels listed at the start of this section. We may then refer a complaint to a specific business area within PIPS and a representative of that area may respond to your concerns. For example, where you have a financial planner.

We take privacy-related complaints very seriously and consider all complaints carefully as part of our commitment to being open, honest and fair in dealing with your concerns. In most cases, we will contact you within five working days of receiving your complaint to let you know what actions we are taking regarding the matter.

### **How can I escalate my concerns?**

If you feel your complaint has not been satisfactorily addressed in the first instance, or that it is taking too long to resolve, you can ask for your concerns to be escalated to the PIPS Compliance Officer. Contact details are as follows,

The Compliance Officer, PO Box 2500, CASTLE HILL NSW 1765, or [mail@parksideinvestorplus.com.au](mailto:mail@parksideinvestorplus.com.au)

If you still have concerns further assistance may be available from:

Australian Financial Complaints Authority; 1800 931 678 | [www.afca.org.au](http://www.afca.org.au) and  
Australian Information Commissioner; 1300 363 992 | [www.oaic.gov.au](http://www.oaic.gov.au)

### **What about privacy and the internet?**

This statement outlines some privacy issues specific to the parksidefg.com.au website.

### **Interactive tools**

The PIPS website provides you with many interactive tools designed to help you make an informed choice with certain financial and other decisions. Some of these tools include budget planners, debt reduction calculators, home loan comparison, key fact sheets and superannuation calculators.

PIPS may collect personal information you enter when using the interactive tools on our website.

### **What is a Cookie and how does PIPS use cookies?**

Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the web site, when you return to the web site, where you came from, and to ensure your information is secure.

The purpose of this information is to provide you with a more relevant and effective experience on the PIPS website, including presenting web pages according to your needs or preferences.

We use cookies to give you access to certain pages of the websites without having to log in each time you visit. PIPS may also use external service providers to track the traffic and usage on the web site.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of parksidefg.com.au if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

### **Links to third party websites**

The PIPS website has links to external third party websites that may benefit the user.

External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by this policy, and these sites are not subject to PIPS's privacy standards and procedures.

### **Website Analytics**

Website analytics measurement software is used to assist in tracking traffic patterns to and from the PIPS website, anonymously surveying users of the sites. The system is used to collect such information as the number of unique visitors, how long these visitors spend on the website when they do visit, and common entry and exit points into and from the website.

This non-personal information is collected and aggregated by third party software and provided to us to assist in our analysis of our websites. You cannot be identified personally from this information and no personal information is stored about you.

### **About this policy**

Any information we hold is governed by the most current PIPS Privacy Policy. The policy is available by contacting us and we will provide a copy to you. This policy is reviewed from time to time to take account of new laws and technology, and changes to our operations and practices, and to make sure it remains appropriate to the changing environment.