Financial Services Guide

Mercury Financial Partners

MFP Advice Pty Ltd (ABN 83 150 319 538, ACN 150 319 538) trading as Mercury Financial Partners is an Authorised Representative (Authorised Representative number 000428533) of MFP Licensing Pty Ltd (”the Licensee”).

References to “our”, “we”, “us”, "me" and "I" refer to MFP Advice Pty Ltd trading as Mercury Financial Partners.

This Financial Services Guide (“Guide”) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

Not Independent

We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

Our contact details:

Address: Level 4/54 Wellington St, Collingwood VIC 3066

Phone: 1300 763 633

Email: clientsupport@mercuryfp.com.au

Website: www.mercuryfp.com.au

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Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, 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 or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will

need you to present identification documents such as passports and driver's licenses to meet our obligations.

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

- We and the Licensee may use this information to provide financial advice and services to you, including passing on your details to third parties such as product issuers;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Licensee to provide financial advice and services to you. A list of countries where these service providers are located can be found in the 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 (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Privacy Policy. The Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Privacy Policy you can contact us."

Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1300 763 633
  - Email clientsupport@mercuryfp.com.au
  - Online at www.mercuryfp.com.au
  - In writing to: Level 4/54 Wellington St, Collingwood VIC 3066

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue about your personal information	**The Office of the Australian Information Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 www.oaic.gov.au enquiries@oaic.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

About the Licensee

MFP Licensing Pty Ltd; ABN 84688359748
Australian Financial Services Licensee; Licensee No: 000700104

Registered office is at Level 4/54 Wellington St, Collingwood VIC 3066

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue.

Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description
Initial or ad hoc fees These are fees paid when you have agreed to receive our advice: Financial Planning Services – Fee between $0 and $22,000 inclusive of GST.
Ongoing service fee We provide ongoing services for clients with existing ongoing fee arrangements to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows: Ongoing Strategic Advice with an annual review - Annual Service Between $0 and $22,000 inclusive of GST. The amount of fees will depend on the service offering and these are provided in a separate advice or services agreement.
Annual advice and service fees We also offer the following services for a fixed period of 12 months: Annual Service - Annual Service Between $0 and $22,000 inclusive of GST. The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.
Commissions **Insurance:** **Initial commissions:** Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%. **Ongoing commissions:** Up to 33% of the insurance premium each following year. **For example:** On insurance policies implemented from 1 January 2020, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $330.00 pa.

Other benefits we may receive

We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than $300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

Other business interests and relationships

In addition to providing the services listed in this Guide, we have a relationship with MFP Operations Pty Ltd ABN 12 633 336 848, MFP Enterprises Pty Ltd ABN 55 645 706 109, Mercury FP Accounting Pty Ltd ABN 42 676 258 905, MFP Broking Pty Ltd ABN 48 607 646 677, MFPKO ABN 56 687 649 636, MFP North West Pty Ltd ABN 45 646 294 199, Lending 4 You Pty Ltd ABN 14 614 668 361 and Mercury Talent Management Pty Ltd ABN 39 678 756 575 trading collectively as 'Mercury Financial Partners', which provides financial advice, mortgage broking, consulting and talent management services.

As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Adviser Profiles

About Ian Garvey

Ian Garvey is an Authorised Representative (AR number 000309001) of the Licensee.

Contact details

Address	Level 4/54 Wellington St, Collingwood VIC 3066
Phone	1300 763 633
Email	ian@mercuryfp.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- Ian is an Equity Owner within the business and receives a combination of salary and dividends.

About Tristan Starcevic

Tristan Starcevic is an Authorised Representative (AR number 000454942) of the Licensee.

Contact details

Address	Level 4/54 Wellington St, Collingwood VIC 3066
Phone	1300 763 633
Email	tristan@mercuryfp.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds

How am I paid?

I receive the following from our practice:

- salary
- equity in the practice

Based on the above, the following contains my remuneration details:

- Tristan is an Equity Owner within the business and receives a combination of salary and dividends.

About Paul Boddington

Paul Boddington is an Authorised Representative (AR number 001263261) of the Licensee.

Contact details

Address	Level 4/54 Wellington St, Collingwood VIC 3066
Phone	1300 763 633
Email	paul@mercuryfp.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities
- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Based on the above, the following contains my remuneration details:

- Paul is an Equity Owner within the business and receives a combination of salary and dividends.

About Kyle O'Connor

Kyle O'Connor is an Authorised Representative (AR number 001294995) of the Licensee.

Contact details

Address	Level 4/54 Wellington St, Collingwood VIC 3066
Phone	1300 763 633
Email	kyle@mercuryfp.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care

How am I paid?

I receive the following from our practice:

- salary
- profit share

About Daniel Weigl

Daniel Weigl is an Authorised Representative (AR number 001267783) of the Licensee.

Contact details

Address	Level 4/54 Wellington St, Collingwood VIC 3066
Phone	1300 763 633
Email	daniel.weigl@mercuryfp.com.au

Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Margin Lending Facilities

How am I paid?

I receive the following from our practice:

- salary

Based on the above, the following contains my remuneration details:

- Daniel is a salaried adviser.