



Financial Services Guide

Version 5 : 26 January 2022

Licensee:

Pear Tree Financial Planning Pty Ltd (AFSL 526297)

(ABN 55 617 303 885)

Contact Details

0428 043 013

PO Box 686, Dubbo NSW 2830

98 Talbragar St, Dubbo NSW 2830

Lack of Independence

Some insurance providers pay us commission in relation to existing insurance policies in place for our clients. Our advice on this risk insurance is therefore not independent, impartial, or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

Purpose of this FSG

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

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Our services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)

- Personal risk insurance
- Margin lending

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice 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 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 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.

Fees

All fees are payable to Pear Tree Financial Planning.

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Fees

Our annual fees depend on the services that we provide to you. The fee will be an agreed flat fee and is paid monthly.

Commissions

Some insurance providers pay us commission in relation to existing insurance policies in place for our clients. We have chosen not to continue using this commission fee structure for future advice we provide.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Alison Williamson (ASIC # 380895) is the owner of the practice. She is remunerated through the profits that the practice makes.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides a fair and

independent complaint resolution service which is provided to you free of charge.

Pear Tree Financial Planning is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.

Introducing your Financial Planner

Alison Williamson (ASIC No. 380895)

Alison has the following qualifications

- Bachelor of Business (Agricultural Commerce)
- Graduate Certificate in Finance
- Graduate Diploma of Financial Planning
- Graduate Certificate Self-Managed Superannuation

Alison is a

- Certified Financial Planning® Professional
- SMSF Specialist Adviser™
- SMSF Practitioner

Alison is a member of

- Financial Planning Association
- SMSF Association

Alison has 20 years' experience as a financial planner.