



bugdenwealthsolutions

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Financial Services Guide

Provided by

Bugden & Partners Financial Planning Pty Ltd ABN 37 169 814 466 Authorised Representative
No. 462925 (**Bugden & Partners Financial Planning**)

Peter Robert Bugden Authorised Representative No. 260791 (**Peter**)

Grant Dennis Carson Authorised Representative No. 307725 (**Grant**)

(together **we, us, our**)

As authorised representatives of Bugden Wealth Solutions Pty Ltd ABN 94 651 957 934 AFSL No.
534982 (**Licensee**)

Date: 21 May 2022

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Version: 1 (21 May 2022)

Bugden Wealth Solutions Pty Ltd
ABN 94 651 957 934
AFS LICENCE No. 534982

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because:

- Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

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Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- Deposit and Payment Products – including non-basic deposit products
- Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Savings Account Products
- Securities

- Superannuation
- Standard Margin Lending Facilities

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to Bugden & Partners Financial Planning. Peter and Grant are the owners of Bugden & Partners Financial Planning and share in the profits that are made.

Financial Planning Advice Fee

You may be charged a fee, based on the time we spend developing the plan. Our advice fees range from \$1,650 to \$4,400 depending on the complexity of the advice. You will be notified in writing of the cost before any work has begun.

Adviser Service Fee Ongoing

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio up to 0.88 %. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our service agreement.

Brokerage fees

We may charge a brokerage fee of between 0.1% and 1.1%. This fee will typically be applied to each transaction as a set percentage of the investment amount.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance Commission

Initial Commission – Where insurance products are recommended, the insurance provider may pay Lonsdale an initial commission based on the value of your premium. This may be up to 125% of the value of the premium.

Ongoing Commission – Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens the commission may range up to 35% of the value of the renewal premium amount.

For insurance that is held within your superannuation there are no commissions payable on group insurance policies, however, commissions may be payable on retail insurance policies.

Other Benefits

We may also receive additional benefits by way of sponsorship of educations seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers. However, as owners of Bugden & Partners Financial Planning, Peter and Grant also share in the profits that we make.

Referrals

Peter Bugden and Grant Carson are directors and shareholders of Bugden & Partners Financial Planning Pty Ltd and Bugden Services Pty Ltd and may benefit from the income earned where advice is given as a result of a referral from Bugden & Partners Financial Planning Pty Ltd and Bugden Services Pty Ltd.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

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 the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.bugden.com.au/complaints-handling

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 at www.bugden.com.au/privacy-policy

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact the Licensee or Bugden & Partners Financial Planning at:

02 6583 6666

Financialplanners@bugden.com.au

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