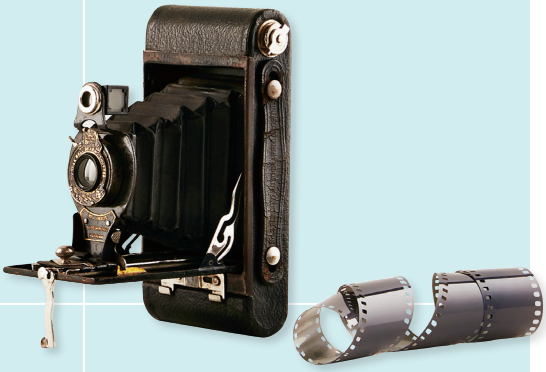
Financial Services Guide



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10TH JUNE 2020

Capital Partners

RISK INSURANCE ADVISERS

Why am I receiving this document?

This Financial Services Guide 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 those services;
- How we are remunerated; and
- How we deal with complaints if you are not satisfied with our services.

** In this document, 'we' refers to Capital Partners Risk Insurance Advisers and your Insurance Adviser.*

Capital Partners Consulting

Capital Partners Consulting Pty Ltd holds an Australian Financial Services Licence (AFSL 227148) which has been issued by the Australian Securities and Investments Commission.

Capital Partners Consulting is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

Capital Partners Risk Insurance Advisers and Your Insurance Adviser

CP Life Risks Pty Ltd as Trustee for the CPRI Unit Trust trading as Capital Partners Risk Insurance Advisers is a Corporate Authorised Representative of Capital Partners Consulting.

Serena West and Luke Towers have been appointed as Authorised Representatives of Capital Partners Consulting, and will be your Insurance Adviser/s.

We act on behalf of Capital Partners Consulting who is responsible for the services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services for personal risk insurance and superannuation.

The financial advice process

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

What is right for one client may not be right for another.

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 address all issues.

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) which contains information to help you understand the products we recommend.

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. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date, to reflect changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically 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 advice is provided.

Fees

All fees are payable to Capital Partners Risk Insurance Advisers.

Advice Fee

We may charge an Advice Fee for our services which includes all meetings with you, the time we take to determine our advice and the production and/or implementation of the SoA.

The Advice Fee is based on the scope and complexity of advice provided to you. We will agree the fee with you prior to commencing work and where you choose not to proceed with our advice this fee is still payable.

Insurance Commissions

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy. The exact amount will be outlined in the advice document.

Other Benefits

We may also receive additional benefits by way of sponsorship of educational 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

Your Insurance Adviser will either be an owner or employee of Capital Partners Risk Insurance Advisers.

Employees are paid a salary. They may also receive a performance bonus which is based on a number of factors including the revenue they generate for the practice.

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 we encourage you to tell us. Please call us (6163 6100) or write to:

Complaints Officer
Capital Partners
PO Box 163
West Perth WA 6872

Your concerns will be reviewed through our internal complaints resolution process. We will acknowledge receipt of your complaint within 48 hours and advise a timeframe for response, no longer than 45 days.

It is our intention to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Australian Financial Complaints Authority (at no cost) who may investigate further.

AFCA
1800 931 678
info@afca.org.au
GPO Box 3 Melbourne VIC 3001

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 we have handled your personal information. Our Privacy Policy is available on request and on our website (https://capital-partners.com.au/privacy-policy)

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