

MASLOW DRIVE PTY LTD

FINANCIAL SERVICES GUIDE

AFSL 478 935

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Why am I receiving this document?

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

- Maslow Drive & Blueprint Advisory Services
- Your Financial Adviser and how they are remunerated
- The services offered and their cost
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

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

- A *Statement of Advice (SoA) or Record of Advice (RoA)* which documents the advice we provide to you.
- A *Product Disclosure Statement (PDS)* which explains the products we have recommended.

Maslow Drive Pty Ltd

Maslow Drive holds an Australian Financial Services Licence (478 935) which has been issued by the Australian Securities and Investments Commission (ASIC).

In our role as a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity insurer for the services that we and our representatives provide.

What services do we provide?

Maslow Drive is a financial services company dedicated to helping clients achieve their business, financial and lifestyle goals.

We believe in a future by design, not default.

Specifically, Maslow Drive holds a licence to provide a comprehensive range of services, including:

- Superannuation advice
- SMSF advice
- Managed investment advice
- Personal insurance advice
- Portfolio reviews
- Retirement planning advice
- Margin lending advice

Your Financial Adviser

Anna-Marie Robertshaw will be your financial adviser. Anna-Marie and Blueprint Advisory Services are Authorised Representatives of Maslow Drive.

You can read more about Anna-Marie in our corporate brochure or on the Blueprint website (www.blueprintadvice.com.au).

Anna-Marie acts on behalf of Maslow Drive who is responsible for the services that she provides.

Related Parties

As part of providing our advice services we may refer you to the accounting and tax services provided through Adams Alexander. John Elias is a co-owner of both Adams Alexander and Maslow Drive.

Note that we do not receive any payment from Adams Alexander (or Maslow Drive) for this referral.

We do not receive any payment from any parties that we refer our work too (estate planning, accounting, finance, legal).

The 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.

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 advice to you it will be explained thoroughly and documented in a *Statement of Advice* which you can take away and read.

The *Statement of Advice* will explain the basis for the advice, the cost to you of implementing the advice and any fees associated with the advice.

For managed funds and insurance recommendations, we will provide you with a *Product Disclosure Statement*. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

In order to keep your plan up to date we may provide further advice. This accounts for changes in circumstances, the law, the economy and products.

If we provide further advice it will typically be documented in a *Record of Advice*.

Fees

All fees are payable to Blueprint Advisory Services. Note that we will typically discuss our fees and get your agreement first, before any work is done.

Anna-Marie Robertshaw is the owner of the business and is remunerated through the profits that it makes.

Initial Advice Fee

The Initial Advice fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Initial Advice fee is based on the scope and complexity of advice provided to you.

We will agree the fee with you at our first meeting and may also be reiterated in a follow up letter which you will be asked to sign in consent.

Advice Implementation Fee

We do not charge implementation fees at Blueprint. The cost of implementation is factored into the initial advice.

Ongoing Services Fees

Once your strategy and products have been established we may meet with you periodically to update your strategy, provide performance reports and update our advice (among other things).

Ongoing fees will depend on what ongoing service we provide to you. Our ongoing fees are fixed dollar fees with the exception of the base level of service which is percentage based (as it caters for clients with lower portfolio balances).

The services and fees will be set out in the SoA or RoA that we provide to you. We are quite happy to discuss our fees so please ask if you have questions or are not clear.

We will invoice you upon completion of our work and our terms are 14 days.

Commissions

Blueprint Advisory Services and Anna-Marie Robertshaw receive commissions from existing investments, or new and existing insurance policies.

The commission will vary depending on the product or service which is recommended. We will tell you the exact amount in the SoA or RoA.

Investment Commissions

We may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

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.

Other Benefits

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

Making a Complaint

We endeavour to provide you with the best advice and service at all times however in the unfortunate event that 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 then refer it to the Financial Ombudsman Service. You can contact FOS on

1300 780 808. This service is provided to you free of charge.

Your Privacy

Maslow Drive and its representatives are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so, or
- You consent for us to do so

Our Privacy Policy contains further information on 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.