

Financial Services Guide

Coral Coast Financial Planning Pty Ltd trading as Coral Coast Financial Planning

Coral Coast Financial Planning Pty Ltd (ABN 18 108 580 794), trading as Coral Coast Financial Planning, is an Authorised Representative (Authorised Representative number 277062) of Coral Coast Advice Pty Ltd ("the Licensee").

References to "our", "we", "us", "me" and "I" refer to Coral Coast Financial Planning Pty Ltd.

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

Generally, we provide personal advice in line with Coral Coast Advice Pty Ltd's (Licensee) Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. 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: 207 Bunda Street, Parramatta Park, QLD 4870

Address: 27 Owen Street, Innisfail, QLD 4860

Phone: 07 4084 0384

Email: admin@coralcoastfs.com.au

Website: www.coralcoastfs.com.au

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, because 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 licences to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Coral Coast Group (the Group) 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;
- 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, including other companies within the Group;
- 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 Group to provide financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
 - We may be disclosing your personal information to approved external service providers located in Philippines for the purpose of basic services.
- 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 Group Privacy Policy. The Group Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Group Privacy Policy

visit <http://www.coralcoastfs.com.au/privacy-policy> or 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 07 4084 0384
 - Email admin@coralcoastfs.com.au
 - Online at www.coralcoastfs.com.au
 - In writing to:

Attention: Advice Complaints Department

Coral Coast Advice Pty Ltd
PO Box 8192
Cairns QLD 4870

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

The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. We are covered by the same professional indemnity insurance policy for our advice and the recommendations provided by your adviser. 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

Coral Coast Advice Pty Ltd - ABN 15 636 737 258;
Australian Financial Services and Australian Credit Licensee
- Licence No: 537339.

Registered office is at 207 Bunda Street Parramatta Park
QLD 4870 Australia.

The Licensee has:

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

About the Coral Coast Group

The Licensee is a member of the Coral Coast group of companies. We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee, namely:

- Coral Coast Financial Planning Pty Ltd
- Latitude16 Investments Pty Ltd
- Coral Coast Accounting Pty Ltd
- Coral Coast Financial Services Pty Ltd.

If we recommend a product issued by the Coral Coast Group or a third-party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in one of the group companies, whose share price may be favourably affected by the sale of products issued by Coral Coast Group companies.

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

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee may charge us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on several factors, including our business revenue, the number of advisers in the practice and a practice fee.

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 fees 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 Initial advice and plan preparation fees, starting from \$330 per hour. We will provide you with a fixed price quote before proceeding.
Ongoing service fee If we have entered into an ongoing fee arrangement for an ongoing review of your financial planning strategy, the fee starts at \$3,300 and will depend on the level and complexity of service. Details of the services and fees will be set out within the agreement.
Annual advice and service fees You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee starts at \$3,300 and will depend on the level and complexity of service. Details of the services and fees will be set out within the agreement.

Other benefits we may receive

In addition to the payments explained above, we may receive other monetary and non-monetary benefits, support services or recognition from product providers to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events, or other recognition we are eligible for.

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. From time to time, Coral Coast as a group may facilitate access to us to be trained and educated by product issuers on their products.

Personal and professional development

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

Placement fees

From time to time the Licensee may receive fees from brokers or product issuers for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by the Licensee. We may share in this fee, based on the level of participation by our clients.

Other business interests and relationships

Our Referral arrangements

We do not receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your SoA. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
Nil		

Where you have been referred to us by someone else, we may pay them a fee, commission, or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

Provider	Payment arrangement
Nil	

Other Business arrangements and interests

In addition to providing the services listed in this Guide, we have an ongoing relationship with Coral Coast Accounting Pty Ltd, which provides Accounting and Taxation services and advice.

We control a percentage of the equity interests in the business providing the services listed above.

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.

Separately managed accounts (SMA)

A separately managed account (SMA) is an account where a responsible entity, based on advice from a professional investment manager, can make investment decisions on a client's portfolio and transact on those decisions without requiring the client's express consent each time. This means the responsible entity is responsible for the discretionary management of the client's investment portfolio.

We distribute the Latitude16 SMAs, which are administered by MyNorth and Macquarie Wrap.

We are not the investment manager and have no relationship or association with the investment manager.

The responsible entity appoints a professional investment manager to advise on the SMA portfolio's management. The responsible entity makes all investment decisions relating to the SMA portfolios.

For more information about how the product works and the roles and responsibilities of the key parties, please refer to the Latitude16 PDS which we provide to you if we recommend the SMA product to you.

Fees

Other than the fees disclosed under 'Our Fees' above, we do not receive any other remuneration in relation to Latitude16 SMA.

Note

If you are no longer our client, the responsible entity may have the discretion to move your investments out of the Latitude16 SMA.

ABNs and Australian Financial Services Licences (AFSL)

Responsible entity	NMMT Limited (NMMT), ABN 42 058 835 573, AFSL 234653
Investment manager	Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385

Responsible entity	Macquarie Investment Services Limited (MISL), ABN 73 071 745 401, AFSL 237495
Investment manager	Mercer Investments (Australia) Limited, ABN 66 008 612 397, AFSL 244385

Financial Adviser Profiles

About Craig Armstrong

Phone	07 4084 0384
Email	craig@coralcoastfs.com.au
Authorised representative number	249751

Qualifications (Finance related)

Diploma of Financial Planning

Diploma of Business

Professional memberships

FAAA - Financial Advice Association Australia

Professional designations

CFP - Certified Financial Planner (FAAA)

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- equity in the firm.

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

- Craig Armstrong receives a salary as a Director of Coral Coast Financial Planning Pty Ltd.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Coral Coast Financial Services Pty Ltd and am a Director and Responsible Manager of Coral Coast Advice Pty Ltd.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I 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.

About Mark De Gregorio

Phone	07 4084 0384
Email	mark@coralcoastfs.com.au
Authorised representative number	249750

Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Commerce (Accounting & Finance)

Professional memberships

FAAA - Financial Advice Association Australia

Professional designations

CFP - Certified Financial Planner (FAAA)

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- equity in the firm.

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

- Mark De Gregorio receives a salary as a Director of Coral Coast Financial Planning Pty Ltd.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Coral Coast Financial Services Pty Ltd and Coral Coast Accounting Pty Ltd and am a Director and Responsible Manager of Coral Coast Advice Pty Ltd.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I 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.

About Sharon Hoey

Phone	07 4084 0384
Email	sharon@coralcoastfs.com.au
Authorised representative number	320899

Qualifications (Finance related)

Master of Financial Planning

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- bonus where pre-determined criteria are met.

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

- Sharon Hoey receives a salary from Coral Coast Financial Planning Pty Ltd. She may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd.

About Sebastian Cavallaro

Phone	07 4084 0384
Email	seb@coralcoastfs.com.au
Authorised representative number	424603

Qualifications (Finance related)

Master of Financial Planning

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- bonus where pre-determined criteria are met.

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

- Sebastian Cavallaro receives a salary from Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd.

About Rebecca Dolan

Phone	07 4084 0384
Email	rebecca@coralcoastfs.com.au
Authorised representative number	1238592

Qualifications (Finance related)

Master of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Business

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- bonus where pre-determined criteria are met.

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

- Rebecca Dolan receives a salary from Coral Coast Financial Planning Pty Ltd. She may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd.

About Nicolas Basham

Phone	07 4084 0384
Email	nic@coralcoastfs.com.au
Authorised representative number	1002976

Qualifications (Finance related)

Advanced Diploma of Financial Planning

Diploma in Margin Lending

Professional memberships

FAAA - Financial Advice Association Australia

Professional designations

CFP - Certified Financial Planner (FAAA)

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- bonus where pre-determined criteria are met.

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

- Nicolas Basham receives a salary from Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd.

About Christopher Miles

Phone	07 4084 0384
Email	chris@coralcoastfs.com.au
Authorised representative number	1002554

Qualifications (Finance related)

Advanced Diploma of Financial Planning

Diploma of Financial Services

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

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

- Margin lending facilities
- Self-managed super funds
- Aged Care
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee).

How I am paid

I receive the following from our firm:

- Salary
- bonus where pre-determined criteria are met.

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

- Christopher Miles receives a salary from Coral Coast Financial Planning Pty Ltd. He may also receive a performance bonus which is based on the funds invested by clients and the fees generated for Coral Coast Financial Planning Pty Ltd.