



## Financial Services Guide

### Peter Walton

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Licensee	Zenith Planning Pty Ltd (AFSL 515946)

# Financial Services Guide (FSG) – Version 3.0 (September 2021)

<p><b>Not Independent</b></p>	<p>Zenith Planning cannot call itself ‘independent’, ‘impartial’, or ‘unbiased’ under section 923A Corporations Act as we receive commissions from Life insurance providers for advice provided in relation to Life insurance products as payment for our services and offer a Managed Discretionary Account service as outlined in this FSG.</p>
<p><b>Important</b></p>	<p>Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains important information designed to help you decide whether to use any of our services. It contains information about:</p> <ul style="list-style-type: none"> <li>• Who we are and how to contact us;</li> <li>• The initial and ongoing services we offer;</li> <li>• The financial products we can offer in relation to those services;</li> <li>• Our advice fees and how we and others are paid in connection with those services;</li> <li>• Who to contact should you have a complaint.</li> </ul>
<p><b>About Zenith Planning</b></p>	<p>Zenith Planning Pty Ltd (ABN 64 629 985 324 AFSL 515946) (<b>Zenith Planning</b>) is a business which specialises in financial planning for families and their related entities. Zenith Planning holds a licence in its own name and is responsible for the financial advice provided to its clients.</p> <p>How to contact us:</p> <ul style="list-style-type: none"> <li>• Business Address: Level 1, 683 Burke Road, Camberwell VIC 3124</li> <li>• Postal Address: PO BOX 1133, Camberwell VIC 3124</li> <li>• Phone: 03 9052 2860</li> <li>• Email: peterw@zpgroup.com.au</li> <li>• Website: <a href="http://www.zpgroup.com.au">www.zpgroup.com.au</a></li> </ul> <p>Zenith Planning Pty Ltd is part of the Zenith Group of entities which also comprises of Zenith Partners Pty Ltd, an accounting and taxation firm; and Zenith Audit and Assurance Pty Ltd, an audit and advisory firm.</p>
<p><b>Our Financial Planning Process</b></p>	<p>We follow a defined financial planning process so that you can achieve all of the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals. We treat every client as an individual, but by following a defined process, you know what to expect from us.</p> <p>The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:</p> <ul style="list-style-type: none"> <li>• <b>Identifying where you want to be</b> - Initially, we help identify your financial and lifestyle goals. This ensures we understand your needs and you know what to expect from us.</li> <li>• <b>Considering the opportunities and risks</b> - We assess your current situation and investigate the range of financial options available for you to reach your goals.</li> <li>• <b>Bridging the gap</b> - Based on discussions with you and research we conduct, we will devise a strategy to bridge the gap between where you are now and where you want to be.</li> <li>• <b>Bringing your plan to life</b> - We work closely with you to implement your financial strategy. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and insurer so that your strategy is implemented efficiently.</li> </ul>

	<p>As part of our process, we may utilise a third party paraplanning service in the preparation of advice and review document. All work completed by the third party provider is subject to review. The third party provider is also subject to a Privacy Policy that is consistent with the licensee’s Privacy Policy.</p> <p>As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.</p> <ul style="list-style-type: none"> <li>• <b>Staying on track with regular ongoing advice</b> - Finally, we design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing professional advice.</li> </ul> <p>Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, please call us. We are there to help you – whatever the occasion.</p>
<p><b>Documents you can expect to receive</b></p>	<p>Our initial advice will be provided to you in a Statement of Advice (SOA), which we refer to as your financial plan. The SOA contains a summary of our advice to help you achieve your goals and objectives, the basis on which the advice was given and information about fees, commissions and any relationship we have that may have influenced the advice. The purpose of the SOA is to assist you to understand and decide whether to act on the advice provided.</p> <p>We will keep a record of any further advice we provide you in the form of a Record of Advice (RoA). You may request a copy of an RoA from us up to seven years after the further advice was given by contacting our office.</p> <p>You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest or purchase a financial product. The main purpose of a PDS is to help you make an informed choice about a financial product. The PDS contains information about the key features of the recommended product, significant benefits and risks, the cost of the product and the fees and charges you pay the product provider to professionally manage your investment or insurance.</p> <p>You should read any warnings contained in your SOA or the PDS carefully before making any decision relating to a financial strategy or product.</p> <p>You can contact Peter Walton directly if you have any questions in relation to any of the documents you receive or when you have any instructions relating to your financial products.</p>
<p><b>About Peter Walton</b></p>	<p>Your financial adviser, Peter Walton (Adviser Number 001000554), is a Director and Representative of Zenith Planning (AFSL 515946).</p> <p><b>Education and Qualifications</b></p> <ul style="list-style-type: none"> <li>• Financial Planning Specialist – Institute of Chartered Accountants in Australia.</li> <li>• Member – Financial Planning Association.</li> <li>• Chartered Accountant.</li> <li>• Registered Tax Agent.</li> </ul> <p><b>Experience</b></p> <p>Peter has over 30 years’ experience in the financial planning and accounting industry including over 16 years as an Authorised Representative / Licensed Investment Adviser. Peter specialises in combining taxation strategies with financial planning strategies to achieve benefits on behalf of clients.</p>

**Advice Peter can provide**

Zenith Planning is authorised to provide personal financial advice and deal in the following financial products:

- Basic and Non-Basic Deposit Products
- Non-Cash Payment Facilities
- Government Debentures, Stocks or Bonds
- Life Products – Life Risk Insurance
- Life Products – Investment Life Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Managed Discretionary Account (MDS) Services
- Retirement Savings Accounts
- Securities
- Superannuation
- Standard Margin Lending Facilities

Peter can provide you with advice on the following:

<b>Strategies</b>	<b>Products</b>
<ul style="list-style-type: none"> <li>• Guidance on budgeting and goal setting</li> <li>• Savings and wealth creation strategies</li> <li>• Investment planning</li> <li>• Superannuation planning</li> <li>• Pre-retirement planning</li> <li>• Retirement planning</li> <li>• Estate planning considerations</li> <li>• Centrelink planning</li> <li>• Risk and insurance analysis</li> <li>• Business succession planning</li> <li>• Salary packaging advice</li> <li>• Gearing strategies</li> </ul>	<ul style="list-style-type: none"> <li>• Cash management accounts</li> <li>• Retirement income streams</li> <li>• Direct fixed interest</li> <li>• Retail &amp; wholesale managed investment schemes</li> <li>• Socially responsible investments</li> <li>• Hedge funds</li> <li>• Master trust products</li> <li>• Superannuation products</li> <li>• Personal and group insurance</li> <li>• Business succession insurance</li> <li>• Margin lending facilities</li> <li>• Self managed super funds</li> <li>• Direct shares</li> <li>• Agribusiness</li> <li>• Managed Discretionary Account Service (See below)</li> </ul>

**Tax Implications of Our Advice**

Under the Tax Agent Services Act 2009, Zenith Planning and its advisers are registered with the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Zenith Planning maintains an approved product list, containing financial products that have been researched and approved by our investment committee. A copy of the approved product list can be supplied to you upon request.

**Zenith Platinum Portfolio Service (Managed Discretionary Account Service)**

The Zenith Platinum service is a specialised type of investment service designed for clients who do not wish to be directly involved in managing their own portfolio and/or those that desire a high level of accountability, rigour and risk management employed in the management of their portfolio. It is a customised investment service that provides you with a direct portfolio of assets professionally managed according to your needs by an experienced investment team.

If you choose to participate in the Managed Discretionary Account (Zenith Platinum) Service then the law requires that you enter into a Zenith Platinum contract before any Zenith Platinum services can be provided. Allowing Zenith Planning to operate a Zenith Platinum service on your behalf involves inherent risks attributable to the investment itself and to the performance by Zenith Planning, and its representatives, of their obligations under the Zenith Platinum contract.

The Zenith Platinum service does not include custodial or depository services. Zenith Planning has an outsourced arrangement with BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (**BT Panorama**) – BT Panorama is an administration platform through which the custody services are provided. The platform enables clients to utilise a MDA service (Zenith Platinum) through a third party (Zenith Planning). This arrangement with BT Panorama will be subject to a separate arrangement between you and BT Panorama.

Zenith Planning has taken due care and skill in selecting its outsourced provider and monitors their ongoing performance through its governance structures.

Under the Zenith Platinum contract transactions can be undertaken on your behalf, but you may also give us specific instructions on how to deal with various transactions/products via telephone, written request, fax or email. As part of the Zenith Platinum service, Zenith Planning will make decisions on any corporate actions though you may provide us with instructions should you wish to do so.

As a subscriber to the Zenith Platinum service you will have access to view account information online with BT Panorama at any time. Information will include any transactions undertaken and costs incurred.

Your Adviser will provide a relevant investment program as part of the contract and transactions will only be conducted on your behalf in line with the recommended investment strategy. The investment program included in the Zenith Platinum contract is prepared in accordance with the requirements in Division 3 of Part 7.7 and Division 2 of Part 7.7A and contains the following:

- The nature and scope of the discretions that Zenith Planning will be authorised and required to exercise;
- Any significant risks associated with the Zenith Platinum contract;
- The basis on which the Zenith Platinum contract is considered to be suitable for you; and
- Warnings about the importance of any limitations relating to the Zenith Platinum contract which the client must consider before signing the Zenith Platinum contract.

#### **Zenith Platinum Services fees and costs**

Zenith Planning charges advisory fees based on the 'Ongoing Advice Fees' as outlined below. This section outlines the fees and costs that you may be charged under the MDA Service. The fees and costs are inclusive of the estimated net effect of GST (i.e. inclusive of GST, less any input tax credits and reduced input tax credits) unless otherwise stated. These fees are paid from your account or from the return of your investments.

<b>Type of Fee or Cost</b>	<b>Amount</b>	<b>How and when paid</b>
<b>Fees when your money moves in or out of the MDA</b>		
Establishment Fee <sup>1</sup> <i>The fee to open your investment</i>	Nil	Not applicable
Contribution Fee <sup>1</sup> <i>The fee on each amount contributed to your investment</i>	Nil	Not applicable
Withdrawal fee <sup>1</sup> <i>The fee on each amount you take out of your investment</i>	Nil	Not applicable
Exit fee <sup>1</sup> <i>The fee to close your investment</i>	Nil	Not applicable

<b>Management Costs</b> <i>The fees and costs for managing your investment</i>		
BT Panorama Platform Fee	Base fee of \$540 p.a. plus: <ul style="list-style-type: none"> <li>• 0.15% p.a. of the account balance up to \$1 million; and</li> <li>• 0% on account balance above \$1 million</li> </ul>	The Platform Fee is calculated daily and paid monthly in arrears.
BT Panorama Platform Expense Recovery Fee	<ul style="list-style-type: none"> <li>• \$80 p.a. for investment accounts; or</li> <li>• \$95 plus 0.03% p.a. of the account balance for superannuation accounts</li> </ul>	The Expense Recovery Fee is calculated daily and paid monthly in arrears.
Indirect Cost Ratio <sup>2</sup>	Between 0.02%-0.21% p.a. of the account balance	The costs incurred indirectly via investment in products such as ETFs and managed funds.
<b>Service Fees</b>		
Switching Fee <i>The fee for changing investment options</i>	Nil	Not applicable
<p>1. There are no specific establishment or exit fees however you will incur any relevant transactional and operational costs as outlined in the table outlining the transactional and operational costs.</p> <p>2. Indirect Cost Ratios - where the portfolio includes investments such as managed funds, Exchange Traded Funds (ETFs), Real Estate Investment Trusts (REITs) or Listed Investment Companies (LICs), the issuers of these financial products may charge management costs (including performance fees) and transactional or operational costs. These indirect costs are deducted from the assets of the Portfolio (they are not charged to your account directly). You should refer to the relevant product disclosure document for full details on the fees and costs charged by any managed funds, ETFs or LICs held. The indirect costs associated with investing in these underlying securities is the ICR and is a percentage of the net asset value of the Portfolio. The ICR is an estimate based on the information publicly available to us (usually sourced from the relevant Product Disclosure Statement).</p>		
<b>Example of Costs</b>		
<b>Example of an average Zenith Platinum Diversified Growth portfolio of \$50,000 with a contribution of \$5,000 during the year invested through BT Panorama Investments</b>		
Establishment and/or Contribution Fee	Nil	For every additional \$5,000 you invest, you will be charged \$0.
Management Costs	Applying a base fee of \$540 plus 0.15% p.a.	You will be charged \$622.50 each year.
Expense Recovery Fees	Expense Recovery Fee of \$80.	You will be charged \$80 each year.
Indirect Cost Ratio	0.15% p.a.	For the indirect costs associated with investing in the underlying assets of this type of portfolio you will be charged \$8.25 each year.
<b>EQUALS total cost</b>	If you had an investment of \$50,000 at the beginning of the year and you invest an additional \$5,000 during that year, you would be charged total fees and costs of \$710.75	
* This example assumes \$50,000 is invested for the entire year and \$5,000 is invested during the year and that the value of the investment is constant over the year.		
<b>Transactional and Operational Costs</b>		
You will be charged transaction costs Zenith Planning buys or sells securities or managed funds within your portfolio. The table below outlines the costs that may apply.		

You are able to view the transactions costs charged to your account in the trade advice confirmations that you receive post execution, transaction costs are a direct deduction from your account and fully transparent.

Cost	Amount	How and when paid
In specie transfer fee	Nil	Not applicable
Brokerage	Between 0.11% - 0.18% per transaction	The cost is incurred when a trade is placed on your account
Buy/Sell Spreads	Up to 0.5%	A buy-sell spread is a fee to recover transaction cost incurred in relation to the sale and purchase of units in managed funds. It is retained by relevant fund to meet costs so that other investors in the fund do not pay the transaction costs of those entering and leaving the fund.

Zenith Platinum portfolios may charge a buy/sell spread on a buy or sell of units in those funds. You should refer to the relevant managed fund product disclosure statement for full details of any fees and charges.

## Advice fees

Your financial plan will outline all fees and/or commission inclusive of GST.

### Initial Advice Fees

Preparation of Statement(s) of Advice	Can vary between \$0 and \$5,500 (inc GST) depending on the nature and scale of the advice, and time involved.
Implementation of Statement(s) of Advice (including the placement of funds).	Depending on the nature of the investments and time required to complete implementation, this fee can vary between \$0 and \$5,500 (inc GST).

If, in developing your financial plan, we identify that you have a complex situation that requires extensive planning and development our initial advice fee may change. In this case, we will provide you with an upfront quote of the amount you will be required to pay, before we proceed with developing your financial plan.

Our initial advice fees cover the cost of researching and reviewing options, developing an appropriate strategy and preparing your financial plan. These fees also cover the administrative time spent implementing the recommended strategies and products.

Before implementing our initial advice, we will provide details of the exact costs.

### Ongoing Advice Fees

Our ongoing advice fees are generally charged in accordance with the following schedule:

Value of Portfolio	Minimum (inc. GST)	Maximum (inc. GST)
\$0 - \$200,000	\$1,100	\$2,640
\$200,000 - \$500,000	\$1,980	\$5,500
\$500,000 - \$1,000,000	\$4,400	\$11,000
\$1,000,000 - \$2,000,000	\$7,700	\$22,000
\$2,000,000 - \$5,000,000	\$16,500	\$38,500

The above fees are generally debited from your portfolio on a monthly basis or alternatively we can arrange to invoice you directly on a quarterly or yearly basis.

	<p>Our ongoing advice fees ensure your strategy and products are continually reviewed to help you take advantage of opportunities as they become available.</p> <p>If, during our assessment of your ongoing needs, we identify that you require ongoing advice outside of our standard advice offer, our ongoing advice fee may change. In this case, we will provide you with a quote of what you will be required to pay to receive these additional services.</p> <p>Before implementing our advice, we will provide exact details of the ongoing costs.</p> <p><b>Payment Method &amp; Frequency</b></p> <p>We offer you the following payment terms:</p> <ul style="list-style-type: none"> <li>• Bpay, direct debit (credit card or savings), cheque;</li> <li>• Deduction from your investment;</li> <li>• Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments;</li> <li>• Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed with you prior to implementing.</li> </ul> <p><b>Commission</b></p> <p>Commission is payable by life insurance companies when we recommend insurance and annuity products. The commission is factored into the annual premium and may range as follows:</p> <ul style="list-style-type: none"> <li>• Up to 66% of the initial premium</li> <li>• Up to 22% per annum of the renewal premium.</li> </ul>
<p><b>How am I remunerated</b></p>	<p>As a Director of Zenith Planning, I receive a salary. As an indirect owner of the company, either I or my family may receive a dividend out of the overall profit of the business from time to time. No other alternative forms of remuneration are given or received.</p>
<p><b>Other benefits Zenith Planning and/or Peter Walton may receive</b></p>	<p>Zenith Planning, its director, employees, representatives and their associates may have their investments managed by the Zenith Platinum Portfolio Service and may also have an interest in, or hold investments in, the underlying investments managed by the Zenith Platinum Portfolio Service.</p> <p>We must act in your best interests, so our recommendations will be motivated by your needs and not the remuneration we may receive. Any remuneration we may receive will be clearly disclosed in the Statement of Advice provided to you.</p>
<p><b>Client referral policy</b></p>	<p>With so little independent information available, a referral from a friend or colleague makes finding a professional adviser so much easier. Our business is based on referrals from our clients and we treat each referral very seriously.</p> <p>As you may know someone who could use our assistance, you should be aware of our Referral Policy outlined below.</p> <p>All referrals from clients are treated on a no-obligation basis. We welcome the opportunity to meet with any referrals, but there is no pressure placed on them to proceed any further than an initial meeting.</p> <p>We maintain strict confidentiality and privacy between clients and any of their referrals. We cannot discuss either party's situation or disclose their personal information. We ask for a brief introduction to any client referral, to avoid any surprises when we contact them. We are often introduced to referrals over a coffee, via an email or phone call, or at one of our Investment Briefings.</p>



<p><b>Privacy</b></p>	<p>Zenith Planning collects and maintains your personal information for the purpose of providing financial services to you. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive, or it may result in us declining to provide the advice to you.</p> <p>A copy of any recommendations made to you will be retained by Zenith Planning for seven years. Please contact Peter Walton if you wish to review your file.</p> <p>Zenith Planning has implemented a Privacy Policy, which ensures the privacy and security of your personal information. You can refer to our Privacy Policy for information on what steps you can take if you wish to access or correct the information we hold, or if you feel the need to make a complaint about how we managed your personal information. The Privacy Policy also outlines the unlikely events in which information may be disclosed overseas.</p> <p>You can request a copy of the policy from Peter Walton or access the Privacy Policy on our website (<a href="http://www.zpgroup.com.au">www.zpgroup.com.au</a>).</p> <p>Another financial adviser may be appointed to you if Peter leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Zenith Planning will write to you advising you of the change. Your personal information will be passed on to the new adviser.</p> <p>If you choose to appoint a new financial adviser, your new adviser will be provided access to your financial information. They will be responsible for providing you with ongoing advice and all future advice fees will be paid to your new adviser.</p>						
<p><b>Professional indemnity insurance</b></p>	<p>Professional indemnity insurance is maintained by Zenith Planning to cover advice, actions and recommendations which have been authorised by Zenith Planning and its representatives. The insurance satisfies the requirements imposed by s 912B of the Corporations Act 2001 and ASIC Regulatory Guide 126.</p>						
<p><b>What should you do if you have a complaint?</b></p>	<p>We are members of the Australian Financial Complaints Authority (AFCA) (Membership Number 71317). If you have any complaint about the services provided to you, you should take the following steps:</p> <ul style="list-style-type: none"> <li>• Contact your adviser and discuss your complaint directly.</li> <li>• If your complaint is not satisfactorily resolved within 3 business days, please put your complaint in writing and send it to us at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly and generally within 45 days.</li> <li>• If your complaint has not been resolved satisfactorily, you may escalate to an external dispute resolution scheme as follows:</li> </ul> <table border="1" data-bbox="405 1514 1401 1783"> <thead> <tr> <th data-bbox="405 1514 975 1547">Matter you are concerned about</th> <th data-bbox="975 1514 1401 1547">Contact Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="405 1547 975 1704">For any matter relating to financial services, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers</td> <td data-bbox="975 1547 1401 1704">Website: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</td> </tr> <tr> <td data-bbox="405 1704 975 1783">If you have a complaint about how we have handled your personal information you can contact the Australian Privacy Commissioner</td> <td data-bbox="975 1704 1401 1783">Website: <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a> Telephone: 1300 363 992</td> </tr> </tbody> </table> <p>The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights. Visit <a href="http://www.asic.gov.au">www.asic.gov.au</a> for further details.</p>	Matter you are concerned about	Contact Details	For any matter relating to financial services, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers	Website: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001	If you have a complaint about how we have handled your personal information you can contact the Australian Privacy Commissioner	Website: <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a> Telephone: 1300 363 992
Matter you are concerned about	Contact Details						
For any matter relating to financial services, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers	Website: <a href="http://www.afca.org.au">www.afca.org.au</a> Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Telephone: 1800 931 678 (free call) In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001						
If you have a complaint about how we have handled your personal information you can contact the Australian Privacy Commissioner	Website: <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> Email: <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a> Telephone: 1300 363 992						