



GenerationBeyond
THE FAMILY WEALTH SPECIALISTS

About Your Adviser

Generation Beyond Pty Ltd

Corporate Authorised Representative No. 248107

This document forms part of and should be read in conjunction with the MyPlanner Professional Services Financial Services Guide (FSG)

Contact Details

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Stephen James

Authorised Representative No. 249025

I am a Sub Authorised Representative and employee of Generation Beyond Pty Ltd (“the Practice”), which is a Corporate Authorised Representative (No. 248107) of MyPlanner Professional Services Pty Ltd (MyPlanner).

I have worked in the financial services industry since 1999 and became an adviser of MyPlanner on 13 November 2017.

I hold the following qualifications:

- Diploma of Financial Planning
- DFP5v3 Tax for Financial Advising
- Self Managed Superannuation Fund accreditation
- Margin Lending
- Accredited Listed Product adviser (ASX securities)
- Bachelor of Economics

Your Best Interests

I will act in your best interests at all times and I am bound by the law and the MyPlanner Code of Conduct. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I am Authorised to Provide

MyPlanner has authorised me to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by review or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership
- Structuring or restructuring of trusts, companies, small business and Self-Managed Superannuation

I have been authorised to provide financial product advice to my clients and deal in the following:

- Deposit and payment products
- Life products including investment life insurance and life risk insurance products
- Managed investment products including master trusts, wrap facilities, property funds, managed trusts and investor directed portfolio services (IDPS)
- Retirement savings account
- Government bonds, stocks or debenture securities such as ASX listed shares, instalment warrants and fixed interest
- Superannuation products including public offer funds, account based pensions, complying annuities, Corporate superannuation funds and self-managed superannuation funds
- Standard margin lending facilities

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between MyPlanner and the Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the Practice. Therefore, MyPlanner will retain 0% and the Practice will receive 100%. I am remunerated through salary and a bonus structure.

Fee Options

I offer an initial consultation at my expense, to get to know you and to identify how I can partner with you to help you meet your goals, however if you require urgent personal advice or documents to be signed at this initial meeting please let me know in advance so I can confirm if a fee will be charged for this service.

At our initial consultation, I will explain how I operate, what you can expect and my payment options. All fees and commissions payable by you will be explained to you at the time the advice is given and fully detailed in the SoA, RoA and PDS. You will have the ability to “select” your preferred payment option prior to the provision of personal advice.

Below is a summary of our payment options, which are inclusive of GST. The below payments will be made as agreed with you or to the extent permitted by law.

Advice Fee - You may be charged a fee based on either the time we spend or the complexity of developing your plan. Our current hourly base rate is \$330 per hour. Our Statement of Advice base fee ranges upward from \$660. To make it easy for you, you have a choice of how to pay our fee. You can either be invoiced directly, our fee can be debited from your credit card or bank account, or debited directly from funds invested.

Implementation Fee - You may be charged a fee based on the time we spend implementing your recommendations and strategies. Our current hourly base rate is \$330 per hour. Our implementation fee ranges upwards from \$990. The price varies depending on the complexity and facilitation required to ensure correct and accurate action has been undertaken on your behalf.

Your Payment Options

You have a choice of how to pay our fee. You can either be invoiced directly, our fee can be debited from your credit card or bank account or debited directly from funds invested.

Execution Fees for Investment Trades

You also pay a fee when you request us to execute certain transactions. When we buy or sell securities on a listed exchange in Australia or invest in/redeem a managed fund on your behalf, without specific advice being provided, an execution fee will be charged.

Ongoing Service Fee - You may be charged an ongoing service fee. This fee will be dependent on the service levels required to provide ongoing advice, regular reviews and professionally manage your financial plan to ensure that you are kept up to date and your strategies remain current. Our ongoing service fee starts from \$2,640. This fee can be paid via credit card or monthly direct debit from your bank or investments.

Initial & Ongoing Investment Commissions - If ongoing investment commission is paid, this will be disclosed to you in your Statement of Advice.

Initial & Ongoing Insurance Commission - Where risk insurance products are recommended the insurance provider may pay an initial commission based on the value of your premium. This may be up to 88% (including GST) of the value of the premium.

There may be ongoing commission. This is factored into the cost of the policy and is paid by the product provider to MyPlanner™. The amounts paid will depend on the insurance premium and will continue for the duration of the insurance product. Where this happens, the ongoing commission may be up to 22% (including GST) of the value of the ongoing premium amount. This is not applicable where insurance is placed in a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

Our fees are based on revenue expected to be received from any insurance policies. If you cancel your insurance policy within 2 years your Planner reserves the right to invoice you and claim back any pro rata loss of income incurred as a result during that period.

In the event we provide assistance to you in relation to an insurance claim we may charge you a claims management fee. We will agree upon this fee with you before we provide this service to you. Our fee for this service is 0.55%.

You may pay for our services from fees paid directly by you or by commissions or fees paid by the product provider. These fees are paid to MyPlanner, and as outlined above, MyPlanner will pay this amount to Generation Beyond Pty Ltd.

Generation Beyond Pty Ltd is also responsible for the payment of wages and salaries for its staff and for all other operational expenses such as rent, superannuation and overheads, which are necessary to deliver the range of financial services to you.

Referrals Arrangements I Have

Generation Beyond Pty Ltd refers estate planning services to Pacific Law. If you receive estate planning advice from Pacific Law, a fee will be charged by them and Generation Beyond Pty Ltd may receive part of this fee for the services provided by this Company.

Generation Beyond Pty Ltd refers self-managed superannuation fund (SMSF) administration services and taxation services to Intello. Intello is a registered tax agent. Generation Beyond Pty Ltd may receive payment for this referral should you proceed with SMSF administration or taxation services from Intello.

Generation Beyond Pty Ltd refers mortgage broking and lending services to Complete Finance & Property. Complete Finance & Property holds a or is a representative of an Australian Credit Licence. Generation Beyond Pty Ltd may receive payment for this referral should you proceed with mortgage broking and lending services from Complete Finance & Property.

If business is placed because of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice where possible.

Conflicts of interest

In addition to this, Generation Beyond Pty Ltd may have some common shareholders in entities associated with some or all of the referral partners listed above. Any or all associated entities may receive a benefit for the services that you utilise.