



Financial Services & Credit Guide

**The Financial and Credit Services referred to in
this guide are offered by**

ALIGN FINANCIAL PTY LTD

Australian Financial Services and Credit Licence No. 287347

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Align Financial is a privately-owned company.

This FSG (version 202207 dated 21 July 2022) contains information about remuneration that may be paid to Align Financial or your adviser, as well as information on the range of advice and services we are authorised to provide under our Australian Financial Services & Credit Licence (AFSL). It also contains information on our dispute resolution process.



Who is my Adviser?

Darren Johns (ASIC Representative Number 238132) is a Representative of Align Financial Pty Ltd. Align Financial authorises the distribution of this FSG and is responsible for the advice your adviser provides. Darren Johns is a Director and shareholder of Align Financial Pty Ltd. Darren is paid by salary and bonus and may receive a dividend.

What financial services/products are available?

Our AFSL allows your adviser to advise and deal in superannuation, life insurance, managed investments, shares & securities, stocks or bonds issued by a government, and basic & non-basic deposit products.

Your adviser is authorised to provide advice in the following areas:

- Investment management
- Retirement planning
- Superannuation
- Self-Managed Super Funds (SMSF)
- Estate planning
- Spending, budgeting & cashflow
- Life insurance
- Group insurance
- Employer superannuation

Will I receive personal advice?

Your adviser may provide 'general' or 'personal' advice and it is important that you understand the difference between the two. General advice is just that, *general*. It is not based on your personal goals, financial situation or needs. As such, you should always seek personal financial advice before making financial decisions. Naturally, you should expect to pay for personal advice.

Personal financial advice takes into account your goals, financial situation and needs. When you receive personal advice you will receive a Statement of Advice (SoA). Before you receive personal advice, you need to provide details of your goals, needs and financial situation.

If you are advised to acquire a financial product, you will also receive a Product Disclosure Statement (PDS) containing relevant information about the financial product. This will allow you to make an informed decision about the appropriateness of the product.

In certain circumstances we may provide a Record of Advice (RoA). You may request a copy of any RoA or SoA provided to you for up to 7 years after the date it was provided.

How can I give instructions to my Adviser?

We can take instructions by email, letter or other secure electronic message service (e.g. sms).

Risks

We will explain any significant risks of strategies and financial products we recommend to you. If you feel you do not understand the risks you may be exposed to, you should ask us to further explain them to you.

Fees

Once we determine the nature and complexity of the advice you require, we will let you know our fee for the first 90 days working together. This Strategic Planning Fee ranges from \$3,300 to \$8,800 (inc GST).

If we both agree there is a need for regular and ongoing Financial Advice, we will provide you offer you a Client Service Agreement that outlines our services for the upcoming 12 months. Our ongoing advice and management fees range from \$440 to \$2,200 per month and generally include the review, preparation, explanation, implementation and ongoing management of your lifelong financial plan. Before working with Align Financial you will receive a Letter of Engagement which outlines our commitment, services and fees.

In some instances, we may receive commission from an insurance product you purchase. Insurance companies pay initial insurance commission of up to 60% (e.g. if a life insurance policy costs \$1000 in the 1st year, we may receive up to \$600 as a one-off payment), and up to 20% of subsequent years premiums.

Details of any fees/or commissions will be detailed in your SoA.

Not Independent

We may receive a commission from a life insurance policy you already have or that we recommend. For this reason we are unable to describe ourselves as independent, impartial or unbiased.



Approved Product List

As we are privately owned we are able to provide advice without any 'institutional influence'. Our Approved Product List (and investment advice) is constructed based on our assessment of the merit of each investment manager and not influenced by product providers.

Professional Indemnity insurance

Align Financial has Professional Indemnity insurance to help protect clients in the event an error or mistake is made when providing financial services. The policy covers past and present Representatives and we understand it meets our requirements as financial services licensee.

Relationships & associations

Align Financial is a member of the Australian Financial Complaints Authority (AFCA), an independent organisation that offers dispute resolution services to consumers of financial products.

Darren Johns is a CFP® member of the Financial Planning Association of Australia, a SMSF Specialist Advisor™ member of the Self-Managed Super Fund Professionals' Association of Australia and a member of the Association of Financial Advisers.

Credit Assistance

Align Financial may provide general information and financial modelling on credit products you have (e.g. Home loan), but we will not suggest you apply for nor vary a particular loan contract. For credit product advice, we may introduce you to a third party who has expertise in credit/loan products. In some instances, Align Financial may receive commission from a credit product. You will receive details of any payments we may receive from credit providers before you apply for a credit/loan product.

Do you have any relationships or associations with financial product issuers?

Align Financial is a privately-owned company and no organisation has influence over our investment advice or insurance product selection.

Referrals

We do not pay anyone to refer clients to us. We do not accept payment for referrals to other professionals or service providers.

How is my personal information dealt with?

Your privacy is our priority. We maintain your details with the utmost care, privacy & security. More information is contained in our Privacy Policy which is on our website. Please contact our office if you would like a copy of our Privacy Policy.

What should I do if I have a complaint?

If you have something on your mind, please share it with us. We welcome the opportunity to listen to you and help rectify the issue. We often find that concerns may be a genuine misunderstanding and can quite easily be resolved.

If you have a complaint about the service or advice provided to you, you should:

1. Contact your Adviser and tell them about your complaint.
2. Put your complaint in writing and send it to us. Our Managing Director will make every effort to resolve your complaint immediately.
3. If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to AFCA. AFCA can be contacted on 1800 931 678 or by writing to AFCA, GPO Box 3, Melbourne VIC 3001. AFCA will advise you if they can assist with your complaint.

ASIC has an Info line on 1300 300 630 which you may use to obtain information about your rights.



Adviser Profile

This Adviser Profile forms part of the Financial Services Guide.

Your adviser is Darren Johns, Principal Adviser and Representative of Align Financial Pty Ltd.

Darren is a SMSF Specialist Advisor™ and a Certified Financial Planner®, the highest designation in the financial planning profession. Almost anyone can call themselves a ‘financial planner’, but only those with experience, professionalism and the technical competence to satisfy initial and ongoing certification requirements are awarded the CFP® status. By voluntarily meeting the high professional standards associated with being a CFP, Darren ensures he remains at the forefront of the profession.

Darren has an active interest in many sports and with two young boys, you won’t see him sitting idle. Between refereeing local football matches, teaching his boys to surf or lining up a birdie putt on the golf course, when he isn’t working, Darren is ‘on the go’. When the sun does go down he also has keen interest in cooking desserts (though doesn’t publicly admit this).

He looks after clients all over Australia from Sydney’s Northern Beaches and beyond.



In 2016, Darren won the AFA (Association of Financial Advisers) Adviser of the Year award and joined the Most Trusted Advisers Group. The prestigious Adviser of the Year award recognises excellence in financial advice for advisers who sit at the very pinnacle of their profession. It entails a multi-stage screening process across a period of several months amongst the most elite. The award is given to extraordinary and visionary advisers and practices where the AFA recognises

qualities of leadership, innovation, customer-centricity and commitment to professional excellence.

Our clients vary, but typically include those who have achieved their success through:

- personal entrepreneurship;
- professional endeavour; or
- working as an executive of a large organisation.

In short, irrespective of your path to success, Darren can help give you the time to enjoy what is rightfully yours.

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