



TREEHOUSE
FINANCIAL PLANNING

The background of the entire page is a gradient from light blue at the top to a warm orange at the bottom. Silhouettes of seven birds, likely swans or geese, are scattered across the upper half of the page, flying from left to right.

Financial Services Guide (FSG)

Version 1.0
Date Prepared: 1st Nov 2024



Treehouse Financial Planning

Treehouse FP Pty Ltd

ABN 69 621 634 197, ACN 621 634197 and License No. 559915 and trading as Treehouse Financial Planning

This Financial Services Guide (FSG) is issued by Treehouse FP Pty Ltd ("our", "we", "us", "me" and "I"), which is the holder of Australian Financial Services License number 559915. Treehouse Financial Planning is responsible for the financial services provided to you and for the content of this FSG.

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

- Who we are and how we can be contacted;
 - 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 our 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 office contact details

Address	Unit 2, 148 Greenhill Road, Parkside, SA 5063
Phone	(08) 7226 2522
Email	management@treehousefp.com.au
Website	www.treehousefp.com.au

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Documents you may receive in the financial planning process

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you 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, as a result 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 Service (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 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.
- 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.



Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy collection statement

As part of the financial planning process, 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 fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely 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 our 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 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 Privacy Policy. The Privacy Policy also contains information about how to make a privacy complaint.

For a copy of the Privacy Policy visit www.treehousefp.com.au/privacypolicy 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: (08) 7226 2522
 - Email: management@treehousefp.com.au
 - Online at: www.treehousefp.com.au
 - In Writing to:
Attention: Complaints Department
Treehouse Financial Planning
Unit 2, 148 Greenhill Road
Parkside SA 5063 Australia
- 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	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

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the *Corporations Act 2001*. 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

Treehouse FP Pty Ltd
ABN 69 621 6348 197
Australian Financial Services Licence No: 559915

The Licensee has:

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

Registered office is at Unit 2, 148 Greenhill Road Parkside SA 5063.

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.



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 advice and services

We may also receive initial or ongoing commissions from certain product providers:

Fee type & Description

Initial or ad hoc fees (incl. GST)	Fee amount
Project Fees	Between \$0 and \$11,000
Annual advice and service fees (incl. GST)	Fee amount
Access, advice and service fees	From \$0 and \$22,000 per annum

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product Type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. <i>We may receive commissions on increases or additions to existing policies of up to 130%.</i>	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. <i>We would receive an ongoing commission of up to \$330.00 pa.</i>



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 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, Treehouse FP Pty Ltd (ASL) may facilitate access 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.



Financial Adviser Profiles

About Simon Capp

Phone	(08) 7226 2522
Email	simon@treehousefp.com.au
Authorised representative number	1260022
Linkedin	https://au.linkedin.com/in/simon-capp

Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Economics

Master of Business Administration

Professional memberships

FAAA - Financial Advice Association of Australia

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:

- Self-managed super funds

How I am paid

I receive the following from our practice:

- Salary
- Share of profits (revenue)

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

- I receive a salary and share of revenue as an employee and partner of Treehouse Financial Planning Pty Ltd



About Timothy Smith

Phone	(08) 7226 2522
Email	tim@treehousefp.com.au
Authorised representative number	1273166
Linkedin	https://au.linkedin.com/in/-timsmith

Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Qualifications (Non-finance related)

Bachelor of International Studies

The advice and services I can provide

I am authorised to provide the services listed in the ***Our advice and services*** section of this guide.

How I am paid

I receive the following from our practice:

- Salary
- Share of profits (revenue)

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

- I receive a salary and share of revenue as an employee and partner of Treehouse Financial Planning Pty Ltd