



**SJP**  
**INSURANCE**  
**SERVICES**

# **Financial Services Guide**

**Paul Davies**  
**Director**  
**PD Financial Group Pty Ltd**  
**ABN 34 106 744 585**  
**Authorised Representative**

**Of**

**SJP Insurance Services Pty Ltd**  
**ABN 12 055 622 967**  
**Life Insurance Broker**  
**Australian Financial Services Licence No: 240938**

## What is a Financial Services Guide?

The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered. It contains important information about: The services we (SJP Insurance Services Pty Ltd) offer you; how we and our advisers are paid; any potential conflict of interest that we may have; our internal and external dispute resolution procedures and how you can access them.

When we give you financial advice we issue you with a document called a Statement of Advice. To make sure that the advice is appropriate to you, we must make reasonable enquiries about your current financial situation and future needs. In the Statement of Advice we will also tell you about: Our fees and brokerage; any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you. If we recommend to you a particular Financial Product we will give you information about that particular Financial Product using a Product Disclosure Statement. This will help you make an informed decision about the Financial Product.

---

### Who is my adviser?

Your adviser will be Paul Davies of PD Financial Group Pty Ltd whose Australian Securities and Investments Commission (ASIC) number is 256606. PD Financial Group Pty Ltd is a Corporate Authorised Representative of SJP Insurance Services Pty Ltd (herein known as SJP Insurance Services).

Paul Davies's contact details are:

Office: 70-72 Aurelia Street, Toongabbie, NSW 2146

Postal: PO Box 233, Toongabbie, NSW 2146

Telephone: 02 9896 5700 Fax: 02 9896 5022

Email: paul@protectmywealth.net.au

Paul began his career in the Financial Services Industry in 2000. Paul states that his clients are his business, and, as a result, he works hard to ensure that the whole process is professional, uncomplicated and easy to follow.

Paul specialises in the following areas; Life Insurance Business Expenses Protection, Total and Permanent Disability, Trauma Insurance, Income Protection and Personal and Corporate Superannuation.

Paul has completed ASIC's legislative requirements in the following Diploma of Financial Planning (DFP) subjects; Certificate II Introduction to Personal Financial Planning (DFP 1), Risk Management and Insurance Planning (DFP 2), Principles of Investment Planning (DFP 3), and Superannuation Legislation and Practice (DFP 4).

---

### Who is responsible for the financial services provided?

SJP Insurance Services is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

SJP Insurance Services is the Licensee, and their details are:

- ABN 12 055 622 967
- Australian Financial Services Licensee Number: 240938
- Head Office: 5B & 6, 90 Vulture Street, West End, Qld 4101
- Postal Address: PO Box 3339, South Brisbane BC, Qld 4101.

SJP Insurance Services has adopted the Financial Planning Association's Code of Ethics and Rules of Professional Conduct with which all our advisers must comply.

---

### Do you have any relationships or associations with Financial Product issuers?

We do not have any relationships or associations with any Financial Product issuers. The company is independently owned and operated, having no ownership ties with any life companies, financial institutions or banks which might reasonably be expected to be capable of influencing us in the provision of services.

---

### What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

Paul Davies of PD Financial Group Pty Ltd is authorised by SJP Insurance Services to provide financial product advice in and to deal in the following classes of products:

- Investment Life Insurance Products,
- Life Insurance Risk Products, and
- Superannuation.

---

Only products approved by SJP Insurance Services may be recommended by the adviser.

---

*What information should I provide to receive personalised advice?*

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, however, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

If you do not obtain advice, you face the risk that the Product/s that you select will not fully take into account your objectives, financial situation and/or needs, and may not be appropriate to your situation. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to a Financial product/s.

---

*What information do you maintain in my file and can I examine my file?*

Your adviser maintains a record of your personal profile including details of your objectives, financial situation and needs. Your adviser also maintains records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

If you wish to examine your file please let your adviser know, and arrangements will be made for you to do so.

---

*How can I give you instructions about my Financial Product/s?*

You may give your instructions to your adviser during meetings, by telephone, fax or other means such as e-mail. In some cases written confirmation may be required. You may also be required to complete and return certain documents.

Please note that none of our advisers (authorised representatives) are allowed to be an "attorney" in a Power of Attorney on behalf of any client.

---

*How will I pay for the services provided, and how are any commissions, fees or other benefits calculated for providing the financial services?*

All fees, commissions and brokerage payments received for the financial services provided are paid to SJP Insurance Services. SJP Insurance Services retains a percentage of these payments and forwards the balance to PD Financial Group Pty Ltd. PD Financial Group Pty Ltd then pays Paul Davies a combination of salary, and other benefits for the provision of financial services. Full details will be in the Statement of Advice.

In the majority of situations you will not be charged an upfront or additional fee as the adviser is paid a share of the brokerage that SJP Insurance Services receives from the respective Financial Product issuer/s when you implement a product. Please note that such payments are not an additional charge to you. Generally the payment that we receive from the Financial Product issuer is based on the amount that you pay, and the Financial Product Issuer's Brokerage Terms. The specific details of such payments are contained in the Statement of Advice given to you by the adviser, and the Product Disclosure Statements issued by the Financial Product issuer/s (these are also available from your adviser).

The first year's brokerage SJP Insurance Services receives when you implement a product varies from 0% to 125% of the first year's premium. When you renew your premium, renewal brokerage from 0% to 40% of the premium is paid to SJP Insurance Services. Depending on the adviser's agreement with SJP Insurance Services, the adviser may receive up to 96% of all the brokerage received by SJP Insurance Services.

The following is a working example of brokerage, and is based on a first year's premium of \$1000, and a renewal premium of \$1000. We have assumed a first year's brokerage rate of 100%, and a renewal brokerage rate of 20%, with the adviser receiving 90% of the total

---

brokerage paid to SJP Insurance Services.

- In the first year SJP Insurance Services receives \$1000 brokerage, and pays \$900 (90% of \$1000) of the total brokerage to the adviser.
- In the second and subsequent years SJP Insurance Services receives \$200 brokerage, and pays \$180 (90% of \$200) of the total brokerage to the adviser.

In some circumstances you may be charged an upfront advice fee by the adviser depending on the complexity of the work and advice needed. The adviser will let you know at that time if this applies.

SJP Insurance Services and its advisers may also receive other benefits from product providers such as, for example, tickets to sporting events, professional development forums, business lunches, sponsorship and promotional material. SJP Insurance Services and its advisers are required to record such benefits that are valued at \$300 and over per transaction in their respective Public Register. You can request a copy of any of these registers at any time.

At all times SJP Insurance Services and Paul Davies believe that products should only be recommended to suit a client's best interests, needs and objectives. To ensure that recommendations are free from any sort of undue influence, SJP Insurance Services, its staff and its representatives are not permitted to receive any form of payment and/or benefit that could actually, or has the potential to, influence/prejudice the advice given to you.

In all cases, payments and benefits are fully disclosed to you at the time the adviser provides you with personal advice (via the Statement of Advice), or when the adviser executes a transaction on your behalf. When the adviser gives you a Statement of Advice, it will include specific details and dollar amounts of what fees the adviser may charge you; when you have to pay those fees; any payments made to us by a Financial Product issuer/s and what payments we make to the adviser, together with any other benefits that the adviser may receive.

---

*Will anyone be paid for referring me to you?*

Where you have been referred to us by someone else, the adviser may pay that person a fee or commission in relation to that referral. If that happens the adviser will tell you in the Statement of Advice who will receive that fee or commission and the amount that they will receive. Please note that such payments are not an additional charge to you.

---

*What should I do if I have a complaint?*

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact Paul Davies and tell that person about your complaint.
2. If your complaint is not resolved within 5 days, please contact SJP Insurance Services on 07 3007 6500 or put your complaint in writing and send it to our postal address which is: SJP Insurance Services, PO Box 3339, South Brisbane BC Qld 4101. We will try and resolve your complaint quickly and fairly.
3. If your complaint is not resolved within 45 days, please contact the Financial Industry Complaints Service (FICS) of which we are a member. They can be contacted on 1300 780 808.
4. The Australian Securities and Investments Commission (ASIC) has an Info phone line that you can use to obtain information about your rights, and their contact number is 1300 300 630.

---

If you have any further questions about the financial services SJP Insurance Services provides, please contact Paul Davies on 02 9896 5700.

Please retain this document for your reference and for any future dealings with SJP Insurance Services.

---



**SJP**  
**INSURANCE**  
**SERVICES**

# **SJP Insurance Services Pty Ltd**

ABN No: 12 055 622 967

**Life Insurance Broker**

**Australian Financial Services Licence No. 240938**

## **Financial Services Guide (FSG) Acknowledgement of Receipt**

**To be signed by the Client to confirm receipt of the FSG and a copy kept on the Client file**

### **Client Declaration**

**I / We acknowledge receipt of this Financial Services Guide.**

**Client Name:**

**Client Name:**

\_\_\_\_\_  
**Client signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Client signature**

\_\_\_\_\_  
**Date**