



Integrity Financial Planners Pty Ltd  
ABN 71 069 537 855

*“financial confidence from professional advice”*

## Financial Services Guide

Issued 14<sup>th</sup> October 2016

### **JR Accountant Pty Ltd atf The Ritson Family Trust**

Is a Corporate Authorised Representative No:1245689 of

### **Integrity Financial Planners Pty Ltd**

Australian Financial Services Licence # 225051

Integrity Financial Planners Pty Ltd

ABN: 71 069 537 855  
Head Office:  
Suite 2, 1 Railway Crescent  
PO Box 1140  
CROYDON VICTORIA 3136  
TEL (03) 9723 0522 FAX (03) 9724 9518

JR Accountant Pty Ltd atf The Ritson Family Trust

ABN: 59 131 996 340  
21 Castlewood Court  
SAMFORD QUEENSLAND 4520  
TEL (07) 3289 6765

## About Integrity Financial Planners Pty Ltd

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Integrity Financial Planners Pty Ltd (IFP) is a privately owned financial planning business.

We provide financial advice to help you improve your lifestyle by building wealth and/or producing income, depending on your particular needs.

It is important that you have confidence in your financial wellbeing and in your financial arrangements. Integrity Financial Planners will give you that confidence, drawing on the expertise of professional advisers.

IFP has a network of qualified and experienced advisers working in established financial planning and accounting

practices in Victoria, New South Wales, Queensland and South Australia.

Your adviser is an authorised representative of IFP and IFP is responsible for their advice. All authorised representatives have been individually assessed as having the competencies, knowledge, skills and integrity necessary to deliver quality financial services and advice to our clients.

Head office for Integrity Financial Planners is located at  
Suite 2, 1 Railway Crescent  
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## The Purpose of our Financial Services Guide

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The purpose of this Financial Services Guide (FSG) is to explain to you the services IFP provides, along with any fees or commissions associated with our services.

You may receive other disclosure documents from us which may include;

- **Statement Of Advice** – This document sets out our understanding of your current circumstances, our financial advice and our recommendations. It includes disclosure of any commissions we may receive or fees that may be charged to you.
- **Record Of Advice** – Where we have provided a Statement of Advice and your circumstances have not changed, we may provide further related advice and record this in a Record Of Advice.
- **Product Disclosure Statements** - These documents provide details regarding the financial products that have been recommended to you. They include any fees and charges associated with particular products.

## Services we provide

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Integrity Financial Planners Pty Ltd can help you by providing:

### Personal advice

Recommendations about your investments, superannuation and insurances

### Implementation

Assistance with putting in place financial strategies and setting up financial products

### Ongoing Review

Ongoing financial advice and review of your financial strategies and products

IFP is licensed to provide advice and to arrange the placement of regarding the following financial products, on your behalf:

- deposit and payment products such as term deposits and bank accounts
- government debentures, stocks or bonds
- share market investments and securities
- investments in managed funds and managed investment schemes
- superannuation, retirement income stream (annuities and allocated pension), self-managed superannuation funds and rollover funds
- life insurance products
- margin lending products

We also can assist you by facilitating other services including:

- taxation and accounting
- legal services including estate planning and business agreements
- finance including home loans and leasing
- management of Centrelink entitlements

## **Adviser Profile**

Jennifer Ritson is the Sole Director and a shareholder of JR Accountant Pty Ltd atf The Ritson Family Trust, a Corporate Authorised Representative of IFP. JR Accountant Pty Ltd atf The Ritson Family Trust ASIC representative number is 1245689.

Jennifer Ritson is an Authorised Representative of IFP (ASIC representative number is 1245688).

### ***Who is your Adviser?***

Your Financial Adviser is:

Adviser's Details: Jennifer Ritson  
Address: 21 Castlewood Court  
Samford QLD 4520  
Phone: (07) 3289 6765  
Email: [jenni@jraccountant.com.au](mailto:jenni@jraccountant.com.au)

Jennifer prides herself on her professionalism and is very passionate about assisting her clients on their financial journey. She is dedicated, trustworthy and very ethical. Her clients see her as a valued partner and find her to be insightful, knowledgeable, organised and very thorough.

Along with being a highly successful Fellow of the Institute of Public Accountants and a Fellow of the Institute of Financial Accountants, Jennifer is a superannuation and self-managed superannuation specialist committed to offering the best possible services to her valued clients.

### ***What experience does your adviser have?***

Jennifer Ritson has over 30 years' experience in the Taxation and Accounting industry. She has completed RG146 studies in Superannuation and Self Managed Superannuation.

Jennifer is a specialist on and can advise on the following strategies;

- Self-Managed Superannuation
- Contributions to Superannuation
- Pension arrangements in superannuation

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

*Integrity Financial Planners Pty Ltd (IFP)* is responsible for the distribution of this FSG and for the financial services provided by JR Accountant Pty Ltd atf The Ritson Family Trust, within the scope of the authority described in this FSG.

### ***What kind of financial services is your adviser authorised to provide to you and what kinds of financial products do these services relate to?***

Jennifer Ritson is authorised by *Integrity Financial Planners Pty Ltd (IFP)* to provide financial product advice on, and to deal in relation to financial products in the following classes, provided the products are on *Integrity Financial Planners Pty Ltd (IFP)* Approved Product List:

- Superannuation
- Self Managed Superannuation

Your adviser can provide advice in regards to tax implications of the recommend strategy and/or product.

Jennifer also provides an ongoing review service. As part of this service, she will conduct a review of your personal situation and our previous advice and recommend changes where they are needed.

Please note that Jennifer Ritson is not authorised to provide any services on behalf of *Integrity Financial Planners Pty Ltd (IFP)* except in relation to the financial products listed above.

JR Accountant Pty Ltd atf The Ritson Family Trust also provides other services including provision of all Accounting services including;

- Tax Advice
- Business Structure Advice
- Setting up a Small Business
- Preparation of all Income Tax Returns

It is important for you to understand that these services are not provided by Jennifer Ritson on behalf of IFP (either as an authorised representative or as an agent or in any other capacity) and IFP is not responsible for these services.

## **What else can you expect to receive?**

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### ***Personalised advice to suit your needs***

Our advice will be tailored to meet your individual situation. We do not use a “one size fits all” formula for our clients.

We will strive to provide the advice that we believe is most appropriate to assist you in achieving your aims and objectives. And as a smaller group we can adapt our services to meet your particular needs.

IFP is privately owned, with no ownership ties to any fund manager or financial institution. We are not required or influenced through ownership to recommend or direct you toward any particular investments or financial products.

To ensure advice is appropriate to your needs, we will ask you for personal information.

Of course you have the right not to divulge personal information but you should carefully consider any warnings we give you regarding possible consequences of us not having complete knowledge of your circumstances.

### ***Clear and documented advice***

The initial advice provided by your adviser will be provided in a written Statement of Advice (“SoA”).

Where we provide you with ongoing advice, if your circumstances and objectives have not changed substantially, we may not be required to provide you with a new SoA.

Where we do not provide you with a written SoA, we will keep a Record of Advice. This is our notes regarding the advice we have provided to you, available for you to read, upon your request.

Similarly all instructions from clients are to be confirmed in writing. Note IFP will not normally act on telephone instruction unless such circumstances are supported by written instructions.

### ***Complete advice***

We have access to insurance experts as well as associations with finance, legal and insurance professionals.

Whatever your need for financial related advice, your adviser will be able to assist, either directly or through referral to appropriate specialists.

### ***Confidence in the advice of experienced and licensed professionals***

IFP is responsible for investment or insurance advice provided to you by our authorised representative.

All our advisers have considerable experience and training. They include people with diverse backgrounds and specialist expertise, including practicing accountants, university lecturers, insurance advisers and investment professionals.

The Corporations Act governs activities of investment advisers and only licencees or their representatives may provide financial product advice.

IFP holds an Australian Financial Services Licence, issued by the Australian Securities and Investment Commission. Licensing ensures you are advised by an appropriately qualified person and that advice is properly researched. A copy of our AFS Licence is held in the offices of all representatives and may be inspected on request.

IFP is a registered Professional Partner with the Financial Planning Association (FPA) registered Professional Partner. The FPA sets high professional standards that we must adhere to in order to maintain this association.

## How will I pay for these services?

IFP will charge you a fee for the services we provide to you.

- Initial consultation** The cost of your initial consultation will be \$200 (plus GST). This will include discussion of your financial circumstances and objectives and possible solutions to your financial challenges. During this discussion we will agree whether or not to proceed with the development of comprehensive written recommendations.
- Written recommendations** If it is agreed that we will prepare a written Strategy Document and/or Statement of Advice a fee will apply. Typically the advice to establish a Self Managed Superannuation Fund on average is approximately 10 to 15 hours at \$200 per hour thus a total cost of between \$2,000 and \$3,000 plus GST. This fee will be agreed upon prior to us starting the report.
- Ongoing advice and reviews** Our ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available. If this is relevant to your situation, there will be specific information in your Statement of Advice. The hourly rate is \$200 (plus GST) for ongoing advice and reviews.
- Additional Services** For additional services, an hourly fee may be charged. The amount of this fee would be discussed prior to any work being commenced. The hourly rate ranges from \$100 to \$200 (plus GST) based on the effort/skills required (administrative to advising).

## Will anyone be paid for referring me to my adviser?

If you were referred by another party, JR Accountant Pty Ltd atf The Ritson Family Trust or I may pay that referral party a fee. JR Accountant Pty Ltd atf The Ritson Family Trust or I may receive a referral fee in the event that we refer you to someone else. Your SoA will disclose these referral payments and the amounts paid or received.

## **Who has an interest in these services?**

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JR Accountant Pty Ltd atf The Ritson Family Trust is a privately owned company. Jennifer Ritson and or associated persons or entities may participate in the profits earned by JR Accountant Pty Ltd atf The Ritson Family Trust.

Fees paid by you for our services shall be paid to IFP. These amounts shall be paid by IFP to JR Accountant Pty Ltd atf The Ritson Family.

JR Accountant Pty Ltd atf The Ritson Family pays a fee to IFP for the provision of services in its capacity as an Australian Financial Services Licensee.

Jennifer Ritson is an employee of JR Accountant Pty Ltd atf The Ritson Family and receives a salary. Jennifer Ritson receives Directors and Consultant fees and may receive a bonus. Neither you nor *Integrity Financial Planners* pays your adviser directly.

## **Resolving a complaint or concern**

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If you have a concern about services provided by IFP or our representative we will try and resolve your issues quickly and fairly. To allow us to do so you will need to take the following steps.

1. Contact your adviser about your concerns.
2. If a complaint is not satisfactorily resolved in 3 days, contact :

The Compliance Manager  
Integrity Financial Planners  
PO Box 1140, CROYDON, VIC 3136  
Phone: (03) 9723 0522

3. IFP is a member of the Financial Ombudsman Service (FOS). If the outcome of the above steps is not satisfactory you may lodge a complaint in writing with FOS. FOS will undertake an independent review of your concerns and we are bound by their determination.

Financial Ombudsman Service  
GPO Box 3, Melbourne Vic 3001  
Phone: 1300 78 08 08

Further information regarding the Financial Ombudsman Service is available from [www.fos.org.au](http://www.fos.org.au)  
IFP currently holds professional indemnity insurance for activities conducted in accordance with our AFS License. Professional indemnity insurance helps reduce the risk that IFP might not have sufficient resources available to compensate clients for losses they incur as a result of certain breaches of the Corporations Act by IFP or its representative.

## **Other benefits we may receive**

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IFP and its representatives may receive other benefits which may include attendance at functions, conferences and training sessions. If applicable such benefits shall be disclosed in the Statement of Advice.

IFP maintains a register of Alternative Benefits outlining any such benefits that may be received. We also maintain a register of any potential Conflicts of Interest that we may have. These Registers may be viewed on request.

The limit of indemnity is as prescribed under ASIC Regulatory Guide 126. Subject to the terms and conditions of the policy, the professional indemnity insurance extends to cover claims made in relation to the conduct of Authorised Representatives and employees of the Licensee including cover for those Authorised Representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct). This insurance does not cover any actions by the representative acting in any other capacity (eg. as your accountant) or acting beyond the scope of IFP's AFS License.

IFP respects your privacy. A copy of our Privacy Statement is available from our website [www.iplan.com.au](http://www.iplan.com.au) . Alternatively you can obtain a copy by calling us or asking for a copy from a staff member in our office.