

# Financial Services Guide





C R U Z | Financial Planning





# Purpose of this FSG

This FSG will help you decide whether to use the services that we offer.

It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

## Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Personal risk insurance

## Not Independent

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore deemed by law to be not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

We'll then use your risk profile to allocate your investments across different types of assets—from defensive assets like cash and fixed interest to more growth assets like shares and property that offer higher potential returns for investors prepared to take on more risk.

# About Cruz Financial Planning

Cruz Financial Planning Pty Ltd authorises the following experienced financial advisers:



## Jayden Post | Principal Adviser

**Representative no. 001249656**

Husband to Bree. Dad to Polly and Ted. Jeans and runners. Dad jokes. Lifelong learner. Experience seeker.

Bachelor of Business (Fin Planning) | Diploma of Financial Planning  
Self Managed Superannuation Funds



## Cody Harmon | Principal Adviser

**Representative no. 000448301**

Noah's Dad. Golf tragic. Lifelong learner. Foodie. Tigers fan. Green thumb. Lover of new experiences

Masters of Financial Planning | Bachelor of Business (Econ and Finance)



## Riley Jan | Provisional Financial Adviser

**Representative no. 001304067**

Fiance to Danielle. Dog lover. Avid Fisherman. NRL Fanatic. Passionate about investing

Masters of Fin Planning | Bachelor of Commerce (Econ) | Bachelor of Laws  
Grad Dip in Legal Practice

## Adviser Remuneration

Jayden Post and Cody Harmon are paid a salary as a Principal Advisers. As a shareholders of the practice, they are also entitled to the profits that the practice makes.

Riley Jan is a salaried employee of Cruz Financial Planning. Riley is eligible to receive a commission of 10% of revenue received from the initial engagement of a client that Riley introduces to Cruz Financial Planning. Riley may also receive a performance-based bonus each year at the sole discretion of Cruz Financial Planning.



# The Financial Advice Process

We recognise that the objectives and personal circumstances are different for each client.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide you with personal advice it will be explained thoroughly and documented in a Statement of Advice (SoA), which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) where a financial product, other than securities, is recommended. This contains information to help you understand the product being recommended.

At all times, you can contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide you with further advice to keep your plan up to date based on any minor changes in your circumstances, changes in the law and changes in the economy and/or products.

If we provide further advice, it will be documented in another advice document – either a Record of Advice (RoA) or Statement of Advice (SoA) - depending on the significance of the changes in circumstances. You can request a copy of the SoA or RoA at any time up to 7 years after the advice is provided.

# Fees

## Discovery Meeting

When it comes to your money, there are no one-size-fits-all decisions or 'right things' that everyone should do. The best plan of attack will depend on where you're at now and where you want to go in life. Once we understand what you are struggling with and what you would like your life to look like, we can begin to help you identify the areas that could help you. This is the purpose of our Discovery Meeting.

Your Investment for a Discovery Meeting is \$550.

## Project Fee (Initial or Ad Hoc Advice)

Our Project fees include additional meetings with you, the time we take to determine our advice and the production of a Statement of Advice (SoA) or Record of Advice (RoA). Our Project fees are based on the scope and complexity of advice provided to you. We will agree on the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA or RoA.

Your Investment in our Project Fee starts from \$4,400.

## Insurance Advice

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## Execution Only Service

Sometimes you don't want to receive advice and can tell us exactly what you need our assistance with. It is important to understand that current legislation restricts us from being able to buy any product (super, investment or insurance) on your instructions. We can redeem investments or reduce/cancel insurance products on your instruction. It is important to reiterate that this service does not include the provision of advice.

Our fee for this service starts at \$275 and the total cost will be agreed with you prior to proceeding.



## Cruz Partnership Program

The only constant in life is change.

Pandemics happen, legislation changes and financial products evolve.

The Cruz Partnership Program has been designed for those that would like to continually check-in, ensure that they are on track and have their strategy adapted as required.

As a part of this program, at a minimum you can expect to receive:

- A Check-In Meeting,
- A review of your financial strategy, confirmed in an appropriate Advice Document, and
- the Implementation of any updates as appropriate.

The exact services and fees will be set out in our Engagement Agreement.

Your investment in the Cruz Partnership Program starts from \$4,400.

## Lead Adviser Program

Our Premier Program.

Our proven Lead Adviser Program has been carefully developed to assist you in getting Financially Well Organised across all financial domains, including but not limited to:

- Accounting,
- Estate Planning
- Debt Management
- Life Insurance
- Superannuation, and
- Investments

As a part of this program, we will assist you, in collaboration with your other Subject Matter Experts, to ensure that aspects of your financial affairs are aligned, in order and organised. We finalise this program by providing you with your Information That Matters Document, detailing your full financial affairs.

The exact services and fees will be set out in our Engagement Agreement.

Your investment in the Lead Adviser Program starts at \$13,200.

Please note, any services that are to be provided by external Subject Matter Experts may incur a fee. and you will need to agree to this with them.

# Conflicts of Interest

## Referral Fees

We choose not to receive or pay any fees or commissions for referrals.

## Associated Businesses

Jayden Post, Nat Daley and Cody Harmon own Cruz Family Office Pty Ltd which provides business and consulting services.

Jayden Post, Nat Daley and Cody Harmon also collectively own 50% of Cruz Business Insurance Pty Ltd which provides general insurance services.

We may refer you to these businesses for the services that they provide.

## Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.





## Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

For full details of our dispute resolution process, please refer to our Dispute Resolution Policy which is available on request or on our website

Cruz Financial Planning Pty Ltd is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

## Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

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