Oak Financial Planning

Super - Insurance - Retirement

Financial Services Guide

AFSL No: 516624

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1. About This Document

This Financial Services Guide (FSG) provides you with information regarding the services we offer and should be used to aid you in assessing whether our services will appropriately meet your needs.

The FSG will contain information relating to:

- Who we are and how we can be contacted
- The advice and services we provide
- How we are remunerated
- How your private information is managed
- How a complaint can be made against us

Please allow time to review this FSG prior to engaging our services.

Oak Financial Planning Pty Ltd is a Corporate Authorised Representative of Cotham Advisory Pty Ltd AFSL 516624

This FSG is given to you by your adviser with the authority Cotham Advisory Pty Ltd. When a member of our team provides financial services to you, they will be acting on behalf of Cotham Advisory Pty Ltd. Cotham Advisory Pty Ltd is responsible for any advice you receive.

2. Who we are

Oak Financial Planning Pty Ltd offers an extensive range of financial services and can advise in a broad selection of products. We are committed to providing professional and high-quality advice, catered specifically to each client's personal financial goals.

Oak Financial Planning Pty Ltd

Name	Oak Financial Planning Pty Ltd
Australian Business Number	78 126 751 335
Address	Level 3/35 Cotham Road, Kew, VIC 3101
Phone	03 9859 7789
Website	www.oakfinancial.com.au
Email	enquiries@oakfinancial.com.au

Cotham Advisory Pty Ltd (Licensee)

Name	Cotham Advisory Pty Ltd
Australian Business Number	31 632 328 851
AFSL Number	516624
Address	Level 3/35 Cotham Road, Kew, VIC 3101
Phone	03 8594 4393
Email	info@owenpartners.com.au

Not Independent

Oak Financial Planning Pty Ltd may sometimes receive commissions for the advice we provide on life risk insurance products. As a result, we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

Our Services

Cotham Advisory Pty Ltd holds an Australian Financial Service License (AFSL) to provide following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice
- Investments strategies (strategic asset allocation)
- Budget and cash flow management
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews

We can advise you in the following products:

- Deposit and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks
- or Bonds
- Investment Life Insurance
- Products
- Life Risk Insurance Products
- Managed Investment Schemes,
- including IDPS
- Retirement Savings Account
- Products
- Securities
- Superannuation – all

3. Documents you may receive

If we are providing you with personal financial advice, we will issue additional documents such as a Statement of Advice (SoA) or a Record of Advice (RoA). The SoA or RoA will include information from which the advice was based and contain a record of the advice you have received. You may also receive some of the following documents:

- Engagement Agreement in which we will outline our terms of service and associated fees
- Fee Disclosure Statement

The Engagement Agreement outlines the terms of our service, a description of the services you will receive throughout the agreement period, and associated fees for the provision of these services.

The Fee Disclosure Statement (FDS) will contain details relating to the services you have received, the services you are entitled to receive, and the fees paid during the period.

If further financial products have been recommended, we will present the Product Disclosure Statement (PDS) in relation to each additional product. The PDS will provide you with important information about the product, identifying its risks, terms and conditions, costs and relevant fees and charges.

Adviser Remuneration

Our advisers are employees of Oak Financial Planning Pty Ltd and receive remuneration through a combination of a fixed salary, dividends, and/or bonuses.

Transactional Services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone; mail or email to the relevant details as provided in this FSG.

Your Privacy

Oak Financial Planning Pty Ltd is committed to protecting and maintaining the security of your personal and financial information. Your information is handled in accordance with our Privacy Policy which can be accessed at www.oakfinancial.com.au.

Any personal information relating to financial advice given to you must be retained for at least seven (7) years. If you wish to access your personal information at any time, please contact us.

There may be instances where we are required by law to disclose your personal information. For example, we may be required to provide details to regulatory and government bodies such as:

- Australian Securities and Investments Commission (ASIC)
- Australian Tax Office (ATO)
- Australian Transaction Reports and Analysis Centre

Disclosure of Information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Oak Financial Planning Pty Ltd and its related companies may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including the Philippines, India, and potentially other countries in South East Asia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Oak Financial Planning Pty Ltd.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

AI-powered note-taking tools

We utilise AI-powered note-taking tools during our meetings to ensure comprehensive and accurate records of discussions are maintained in accordance with legal and regulatory obligations. If you prefer that we do not use these tools during your meetings, please notify us in writing before the scheduled meeting. Your preferences will be respected, and alternative arrangements can be made.

Our Fees

Oak Financial Planning Pty Ltd will charge you the following fees:

Advice Preparation Fee & Implementation	The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice. If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA. Price range $2,200 - $12,990
Ongoing Services Fees	Our ongoing service fees depend on the ongoing service that we provide to you. They are typically an agreed fixed fee which is either paid directly by you or via your investment on an annual or monthly frequency. The services and fees will be set out in the SoA or RoA that we provide to you. Price range $2,200 - $12,990
Insurance Commissions	Oak Financial Planning receives a one-off upfront commission of up to 66% when you take out an insurance policy we recommend. We also receive an ongoing commission payment of up to 33% for as long as you continue to hold the policy.
General Insurance Commissions	In the event that you establish general insurance policies through our preferred referral provider Leith Insurance Advisors PL (AR 419974 of Metrix Connect PL AFSL 525491), we may receive 25% of the initial and 10% of the renewal commission that is paid to Leith Insurance by the product provider. This is not an additional cost to you.

Other Benefits

We may receive additional benefits of sponsorship of education seminars, conferences, training days, invitations to social and sporting events and the occasional gift such as a bottle of wine or hamper. Instances of such occurrences are disclosed on a register which is available to you on request.

Referral Fees and Commissions

In some situations, where we refer you to external parties, we will receive fees or commissions. The referral arrangements will be disclosed to you whenever we refer you to an external party. Any referrals made will be compliant with the code of ethics and standards as imposed by The Financial Adviser Standards and Ethics Authority.

Similarly, in some situations, where you have been referred to us, we will pay fees or commissions to external parties. The referral arrangements and who will receive that fee or commission will be disclosed to you within the SoA.

We have an on-going referral relationship with Vanz Finance Solutions (VFS). When we refer a client to VFS who successfully takes out a loan, we will receive a commission of up to 20% of the commission paid to them. This is a sharing of the commission they earn, not an additional fee.

When VFS refers a client to us for financial planning services, we will pay them up to 20% of any one-off fees we receive. This is a sharing of the fees we earn, not an additional charge.

Payment Methods

To pay for the fees presented above we offer the following options:

- BPAY, direct debit (savings), credit card or cheque; and
- Invoice
- Deduction from your Investment

Dispute Resolution

If you have any complaints about the financial service provided to you by your adviser, you should take the following steps:

1. Contact your adviser and explain your complaint.
2. If the complaint is not resolved to your satisfaction within 14 business days, please report the matter to us in writing:
   Oak Financial Planning Pty Ltd,
   Level 3/35 Cotham Road,
   Kew VIC 3101
3. If the complaint cannot be resolved to your satisfaction within 30 days, you can refer the matter to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678 or at GPO Box 3 Melbourne VIC 3001. There is no cost associated with this service.
4. You can also refer the matter to the Australian Securities and Investments Commission (ASIC). They can be contacted through their Customer Contact Centre on 1300 300 630.

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements for compensation arrangements under law. The insurance will cover claims in relation to the conduct of authorised representatives, representatives, and employees who no longer work for the Licensee (however did at the time of the relevant conduct).