Financial Services Guide

**A guide to my relationship with you and others.**

**The financial services referred to in this Guide are offered by…**

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This Guide contains important information about…

* The financial products and services that I may offer.
* How I am paid for those services.
* Any potential conflict of interest I may have.
	+ My internal and external dispute resolution procedures and how you can access them.
* ***Who is my Adviser?***

Your Adviser is Anthony J. O’Keefe.

I hold Australian Financial Services Licence No. 240546.

I gained a Diploma of Financial Markets and a Diploma of Financial Advising (Distinction) from the Securities Institute of Australia on 10/12/2002.

I hold the designation of Certified Financial Planner, issued 23/02/1995.

I am a member of the Financial Planning Association of Australia Limited, admitted on 30/06/1993.

I am a member of the SMSF Association of Australia, admitted on 15/08/2003.

24/11/2011 – University of Adelaide Certificate – SMSF Specialist Course.

11/07/2014 – Registered as a Tax (Financial) Adviser under the Tax Agents Services Act 2009.

I have conducted my own Financial Planning practice since 1987.

* ***Do you have any relationships with financial product providers?***

Yes, I have agreements with a number of financial product providers and that agreement allows me to advise you on the suitability or otherwise of those financial products.

Since 01/07/2013 I do not receive commissions or other payments for investment into any financial product.

* ***What kinds of financial products and services do you offer?***

I am authorised to provide advice on the following financial products and services…

* Basic and Non Basic Deposit products.
* Debentures, Stocks and Bonds issued by a Government.
* Life Products, including Investment and Risk.
	+ - Interests in Managed Investments, including Investor Directed Portfolio Services.
* Retirement Savings Accounts.
* Direct Equities.
* Superannuation – Including S.M.S.F.
* Standard Margin Lending.
* Professionally Managed Accounts…

I provide strategic advice to clients, manage and execute transactions on their behalf via my direct ASX portal with attached reporting service.

I do not provide the following financial services...

* I do not provide superannuation rollover or amalgamation advice where the “From Fund” is a superannuation fund where insufficient product and performance analysis is not freely and publicly available.
* ***What information should I provide to receive personalised advice?***

We will discuss your goals and objectives and current financial situation, together with other relevant information. This information will enable me to offer you appropriate advice for your situation.

You have the right to withhold information; however the resultant advice may not be appropriate for your circumstances. A warning to that effect will be contained in my “Statement of Advice”.

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

I maintain a record of your personal profile, goals and objectives and financial situation, together with my written recommendations, other correspondence and documents.

I have implemented a privacy policy (copy attached) which will ensure the privacy and security of your information. If you should wish to examine your file, please ask and I will make arrangements for you to do so.

* ***How can I give you instructions about any financial products or change of circumstances?***

You may give instructions via the following means…

In person, in writing, via e-mail, via phone or via facsimile.

* ***How will I pay for the services provided?***

I charge a fee for my services, which is detailed in the “Statement of Advice” supplied to you.

* ***How are fees, brokerage or other benefits calculated?***

Generally the payment I receive will be dependent on three things…

a) The complexity and scale of the advice given,

b) The scale and complexity of the sums invested as a result of the advice,

c) Any other special conditions or requests.

Details of any fee I may receive will be detailed in the Disclosure Section of the Statement of Advice and if applicable in the Product Disclosure Statement.

* ***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…

(i) Contact me directly and detail your complaint or concern.

(ii) If your complaint is not satisfactorily resolved within 45 days, then you have the right to refer the matter to…

Australian Financial Complaints Authority,

G.P.O. Box 3,

Melbourne Vic 3001

Ph: 1800 931 678

Email: info@afca.org.au

I am a member of this external dispute resolution service.