

FINANCIAL SERVICES GUIDE

Dated 23 October 2023 V 9.0

Online Financial Planning Australia Pty Ltd

Trading as My Money Sorted

AFSL: 539 551

ABN: 33 648 774 387

L1/15 Kenrick Street

The Junction NSW 2291

[Mymoneysorted.com.au](http://mymoneysorted.com.au)

Hello@mymoneysorted.com.au

Non-Independent Statement

Online Financial Planning Australia Pty Ltd do not claim to be independent under the Corporations Act definition as we may receive commissions from life insurance and other financial products, we provide advice on and place on behalf of clients, from time to time. We do not feel that this impacts on the advice provided to clients

1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“FSG”) is designed to assist you in deciding whether to use any of the financial services offered by Online Financial Planning Australia Pty Ltd (ABN 33 648 774 387).

This FSG is designed to provide you with general information about Online Financial Planning Australia Pty Ltd ‘s services and includes the following:

- Who we are and how you can contact us;
- The financial services we are authorised to provide to you;
- The cost of our services and how we are remunerated;
- The disclosure documents and statements you will receive;
- How we deal with your personal information; and
- Our internal and external dispute resolution processes.

This FSG was prepared on 07 March 2023 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2. HOW TO CONTACT ONLINE FINANCIAL PLANNING AUSTRALIA PTY LTD

You can contact and find out more about us in the following ways:

By mail: L1/15 Kenrick Street The Junction NSW 2291

Telephone: 02 4032 7965

Email: hello@mymoneysorted.com.au

Website: mymoneysorted.com.au

3. ABOUT ONLINE FINANCIAL PLANNING AUSTRALIA PTY LTD AND THE FINANCIAL SERVICES WE OFFER

Online Financial Planning Australia Pty Ltd holds Australian Financial Services Licence (“AFSL”) Number 539 551 issued by the Australian Securities and Investments Commission (“ASIC”) and has authorised the creation of this Financial Services Guide.

Online Financial Planning Australia Pty Ltd are authorised to carry on a financial services business to provide general financial product advice for the following classes of financial products:

- a. life products including:
 - i. (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
- b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
- c. superannuation; and
- d. deal in a financial product by:
 - (i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - superannuation; to retail clients.

4. THE GENERAL FINANCIAL ADVICE PROCESS

If you wish to utilise our services, you may contact our team via telephone or email, or via any other method as may be mutually agreed.

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

We do not provide personal advice, however we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide information which is in your best interests.

For financial products other than securities, the product provider will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and products we recommend.

No responsibility will be taken for any advice provided to you by another party, including those we may introduce you to.

We will not be responsible for any losses connected to our advice.

5. OUR FEES AND CHARGES

Advice Fees

We do not charge you fees in relation to the services we provide.

The fees you may pay would be to a service or product provider we introduce you to in exchange for any upfront or ongoing services or products they provide to you.

The service and fees will be set out in the quote, or Statement of Advice or Record of Advice they provide to you.

Ongoing Service Fees

We do not charge you fees in relation to any ongoing services.

The fees you may pay would be to a service or product provider we introduce you to in exchange for any ongoing services or products they provide to you.

The service and fees will be set out in the quote, or Statement of Advice or Record of Advice they provide to you.

Commissions

We may receive a one-off upfront commission payment when you take up a service or purchase a product we recommend. We also receive commission payments for as long as you continue to pay for the product or service.

6. ASSOCIATIONS AND RELATIONSHIPS WHICH MAY AFFECT OUR ADVICE

To ensure we can connect you with product and service providers that can deliver a solution to your needs we have partnered with leading providers of financial advice, personal insurances, and lending products.

We may be paid when you visit links to partner websites or when we introduce you to a partner directly.

Some of the partnerships we have in place and the relevant payments we may receive include:

Partner	Product/Service	Payment we may receive
Coastal Advice Group	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner OR 20% of fee charged to client for personal advice services
The Money Hub	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Gilikson Group	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Life Long Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Bridges Financial Services	Financial Advice	20% of fee charged to client for personal advice services
Discovery Wealth Advisers	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Summit Financial	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Voyager Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
RI Coastal	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Calm Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Novo Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Adsum Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner

Network Plus Financial Planning	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
RetireInvest Chermside	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
RetireInvest Mt Gravatt	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
RetireInvest Brisbane	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
RetireInvest Caloundra	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
RetireInvest Bribie Island	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Radiance Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Ryker Capital	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Freedom Wealth Solutions	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
United Global Capital	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Zebra Tailored Wealth	Financial Advice	Flat fee of between \$500 + GST and \$700 + GST per client we refer to partner
Lifebroker Pty Ltd	Personal Insurance	45% of the Upfront Commission that Lifebroker Pty Ltd receives from the relevant issuing insurer
Lydian Financial Services	Loans & Lending Products	20% of the Upfront Commission that Lydian Financial Services receives from the relevant lender plus 20% of the Ongoing Commission that Lydian Financial Services receives from the relevant lender

7. MAKING A COMPLAINT

Online Financial Planning Australia Pty Ltd have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below:

Complaints Officer

Online Financial Planning Australia Pty Ltd Pty Ltd

By mail: L1/15 Kenrick Street The Junction NSW 2291

Telephone: 02 4032 7965

Email: hello@mymoneysorted.com.au

Website: mymoneysorted.com.au

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678. Online Financial Planning Australia Pty Ltd is a member of AFCA.

You may also contact the Australian Securities and Investments Commission (ASIC) info line on 1300 300 630.

8. COMPENSATION ARRANGEMENTS

Online Financial Planning Australia Pty Ltd have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Online Financial Planning Australia Pty Ltd and our representatives and employees in respect of our authorisations and obligations under our AFSL.

9. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also on our website.