

Supplementary Financial Services Guide

This document, the Supplementary Financial Services Guide (SFSG) should be read in conjunction with The Complete Planner Pty Ltd Financial Services Guide (FSG) version 7.5, dated 08/01/2020. Distribution of the SFSG by the Authorised Representative / Adviser detailed below has been approved by The Complete Planner Pty Ltd. Australian Financial Services Licence Number 278161

Shweta Mittal

ASIC Registered Number 429417

Educational Qualifications

Diploma of Financial Planning
Member of AFA and FPA
Fellow Member of the Institute of CPA
Fellow Member of the Institute of Professional Accountants
Cert IV Mortgage Broking
Bachelor's degree in Commerce

Experience

Over 16 years of experience in the financial planning and accounting industry. Shweta is well placed to assist clients with all of their financial planning matters.

Financial Services Offered

The Complete Planner Pty Ltd ABN 48 077 994 104 was granted an Australian Financial Services Licence No 278161 on 15th September 2004. As Director and Representative, I am able to offer the following services to my clients in the following areas: Personal Retirement Planning, including Self Managed Superannuation Funds. Rollover and Redundancy Planning, Wealth Creation including Gearing and Insurances, Investment Planning and Estate Planning.

Licence Authorisation

As a representative of The Complete Planner Pty Ltd I am able to advise on the following products: Deposit and Payment products – basic and non- basic, Life products – investment life and life risk, Managed Investment Schemes- including investor directed portfolio services, Retirement Savings Account products, Securities and Superannuation

Remuneration

Initial Meeting

The initial meeting is complimentary. It includes the completion of client questionnaire, identifying goals and investment objectives.

Initial Advice

We provide a written recommendation in the form of a Statement of Advice, which we prepare for our clients after performing all the necessary research. Our fee encompasses preparing, presenting and implementing the Statement of Advice. The fees we charge will be determined by the advice complexity and time involved. Please note, that this does not include any insurance commission that we may receive.

Ongoing Services

Most of the advice we provide is not “set and forget”. The clients’ investments may require monitoring and/or updating, their situation may change, and legislation could change, which impacts their situation. These are some of the reasons we recommend an ongoing service agreement.

Costs can either be a flat dollar amount, a percentage of funds under management or a combination of both. For personal insurances commissions may be paid by the product providers. Commissions are not an additional charge to you. As a guide, our advice fees are \$330 per hour, inclusive of GST. All fees will be discussed and agreed upon with each client, individually.

Administration Platforms

There are a number of platforms available to advisers and their clients providing access to investment managers and consolidated reporting.

TCP provide access to a wide range of platforms and quality fund managers, which allow us to create diversified investment portfolios for our clients. These platforms enable client access to wholesale funds that would otherwise not be available to retail investors. Together with online access for reviewing, researching and switching of funds, makes a very attractive package for investors.