



PASSION PEOPLE PROSPER

Financial Services Guide (FSG)

Before you get our advice

Date of this FSG	01 October 2022
Purpose of this FSG	<p>This FSG is an important document you should read, understand and retain for your records.</p> <p>This Guide contains key information you should know before deciding to accept any services we offer.</p> <p>If you at any time have any questions about the matters contained in this FSG or any financial services that may be provided to you please raise those questions directly with the Authorised Representative you are dealing with or you can contact the Compliance Manager, 3P Wealth on (03) 9988 2801.</p>
Who is responsible for the financial services provided to me?	<p>3P Wealth Pty Ltd (3P Wealth) holds Australian Financial Services License 487318. ABN 67 611 765 532 Level 1, 390 St Kilda Road, MELBOURNE VIC 3004 3P Corp, PO Box 33191 Domain LPO, Melbourne 3004 T: 1300 305 061 www.3pcorp.com.au</p>
Who is my adviser?	<p>Your financial adviser will be Peter Ziggy (Ziggy).</p> <p>Ziggy has a Bachelor of Business in Accounting majoring in Law. He previously practiced as a CPA accountant for over 20 years and was also credited by CPA Australia as a Financial Planning Specialist (FPS). He is also a Certified Financial Planner (CFP) and has been working in financial services since 1990 as an accountant and financial adviser.</p> <p>Peter Ziggy is an Authorised Representative 240015 and 3P Financial Pty Ltd is a Corporate Authorised Representative 437973 of 3P Wealth Pty Ltd.</p>

Not Independent	<p>3P Wealth may receive commissions from life risk insurance products. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act</p>																		
What advisory services are available to me?	<p>3P Wealth offers a comprehensive range of financial planning services and is authorised to advise and deal in the following financial products:</p> <table border="1"> <thead> <tr> <th>Financial Services</th><th>Financial Products</th></tr> </thead> <tbody> <tr> <td>Financial Planning Advice</td><td>Basic Deposit Products</td></tr> <tr> <td>Wealth Creation Advice</td><td>Government, Debentures, Stocks and Bonds</td></tr> <tr> <td>Superannuation Advice</td><td>Life Insurance and Investment Risk Products</td></tr> <tr> <td>Personal Protection Insurance Advice</td><td>Managed Investments and Investor Directed Portfolio Services</td></tr> <tr> <td>Cash flow, Budgeting, Financial and Debt Management</td><td>Securities/Direct Shares*</td></tr> <tr> <td>Financial Modelling (including real property and loan repayments)</td><td>Superannuation, Pensions, Annuities and Retirement Savings Accounts</td></tr> <tr> <td></td><td>Self Managed Super Funds</td></tr> <tr> <td></td><td>Standard Margin Lending Products</td></tr> </tbody> </table> <p>*3P Wealth does not personally provide direct share advice and can refer you to</p>	Financial Services	Financial Products	Financial Planning Advice	Basic Deposit Products	Wealth Creation Advice	Government, Debentures, Stocks and Bonds	Superannuation Advice	Life Insurance and Investment Risk Products	Personal Protection Insurance Advice	Managed Investments and Investor Directed Portfolio Services	Cash flow, Budgeting, Financial and Debt Management	Securities/Direct Shares*	Financial Modelling (including real property and loan repayments)	Superannuation, Pensions, Annuities and Retirement Savings Accounts		Self Managed Super Funds		Standard Margin Lending Products
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	stockbrokers. Please note there are no financial referral arrangements of benefits in place.								
What advisory services are available to me?	<p>Your adviser, Ziggy will only provide recommendations after considering your individual objectives, financial situation and needs.</p> <p>A range of annual advice and review membership services options are also available to ensure your advice continues to provide for your needs over time.</p>								
Are there any limitations to the advice you can provide?	<p>We can recommend to you a range of financial products offered by many leading financial product providers. Products we have researched and can recommend are contained in our Approved Product policy. We generally only recommend products we have researched. Where possible, we will consider the suitability of you continuing to hold any existing products, where appropriate, and any specific product requests you may have.</p>								
What personal advice and services does 3P provide?	<p>3P offers a range of flat fee for service options for the preparation, presentation, consultation discussing and implementation of our advice, based on different client needs and service packages.</p> <p>We do not charge asset based fees. Our standard financial adviser fee for service hourly rate is \$550 and for Administration \$220</p> <p>The exact fee, commissions and or other incentives amounts received by 3P Wealth Pty Ltd and/or your adviser applicable to your advice will be personally disclosed prior to the advice being provided in a written engagement and will also be documented in a Statement of Advice provided to you.</p> <p>These fees will be agreed with you upfront and may be charged directly to you or deducted from the product with agreement. Please note 3P Wealth does not accept cash.</p> <table border="1"> <thead> <tr> <th>Statement of Advice Options</th><th>Service and Fee Details <i>All prices are GST inclusive</i></th></tr> </thead> <tbody> <tr> <td>Financial Health Plan</td><td> Analytical document of Issues and opportunities for advice - \$1,650 <p>It is important note, this initial advice does not provide you with all of the detailed and specific financial advice you may require. It is the first step and provides a high level assessment of your current financial position, broad strategies for you to consider, and identifies areas where you require further detailed advice. If you proceed to a full strategic plan, we will discount our rates, by the \$1,650 you have already paid.</p> </td></tr> <tr> <td> Single Issue Advice Plan <ul style="list-style-type: none"> • Superannuation, or • Insurance; or • Investment </td><td> Specific personal advice on superannuation, insurance and or investment - \$3,300 </td></tr> <tr> <td> Strategic Financial Plan <p>The 5P's to Financial Prosperity:</p> <ol style="list-style-type: none"> 1. Prioritise 2. Probe 3. Personalise 4. Produce 5. Promote </td><td> Standard - \$5,950 Complex – \$7,700 Business, multi entity – \$ by quote <ol style="list-style-type: none"> 1. Working with you to establish your goals and objectives (short, medium and long term) 2. Identifying inefficiencies in your current financial setup 3. Financial modelling 4. Personal risk profiling and development of your asset allocation strategy. 5. Full personal advice recommendations, super (including SMSFs) and risk management 6. Investments – what, how much and how 7. Risk management 8. Estate planning considerations </td></tr> </tbody> </table>	Statement of Advice Options	Service and Fee Details <i>All prices are GST inclusive</i>	Financial Health Plan	Analytical document of Issues and opportunities for advice - \$1,650 <p>It is important note, this initial advice does not provide you with all of the detailed and specific financial advice you may require. It is the first step and provides a high level assessment of your current financial position, broad strategies for you to consider, and identifies areas where you require further detailed advice. If you proceed to a full strategic plan, we will discount our rates, by the \$1,650 you have already paid.</p>	Single Issue Advice Plan <ul style="list-style-type: none"> • Superannuation, or • Insurance; or • Investment 	Specific personal advice on superannuation, insurance and or investment - \$3,300	Strategic Financial Plan <p>The 5P's to Financial Prosperity:</p> <ol style="list-style-type: none"> 1. Prioritise 2. Probe 3. Personalise 4. Produce 5. Promote 	Standard - \$5,950 Complex – \$7,700 Business, multi entity – \$ by quote <ol style="list-style-type: none"> 1. Working with you to establish your goals and objectives (short, medium and long term) 2. Identifying inefficiencies in your current financial setup 3. Financial modelling 4. Personal risk profiling and development of your asset allocation strategy. 5. Full personal advice recommendations, super (including SMSFs) and risk management 6. Investments – what, how much and how 7. Risk management 8. Estate planning considerations
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Do you receive commission in relation to providing the financial services to me and how is that commission calculated?	<p>Where a new life insurance company product has been recommended the issuer of the product will pay 3P Wealth Pty Ltd an upfront commission. This commission ranges between 20% and 66% of your first year's premium. This commission is not an additional cost to you.</p> <p>Where a new life insurance company product has been recommended the issuer of the product will pay 3P Wealth Pty Ltd an ongoing commission. This commission, which can vary depending on the product and is calculated at a maximum range of between 10.0% and 22.0% of premiums.</p>
How will I pay for my services?	<p>Our financial health plan and our specific advice plans are payable upfront. If your specific advice plan is limited to insurances and 3P Wealth is entitled to an upfront commission on successful placement of your insurances, 3P Wealth will refund your Statement of Advice fee of</p> <p>The fee for the Financial Plan is payable in two instalments, half upfront and the balance on completion and presentation of the Financial Plan. Where no Financial Plan is prepared an agreed fee for written recommendations and advice will be charged.</p> <p>These fees will be agreed with you upfront and may be charged directly to you or deducted from the product with agreement.</p>
Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?	<p>Yes. You may specify how you would like to give us instructions, for example by telephone, fax, or other means. If your instruction is urgent, please contact us using our main office number and bring this to our attention.</p>
What financial planning documents will I receive?	<p>You are entitled to receive a Statement of Advice (SOA) when we first provide you with personal advice, (advice that considers your objectives, financial situation and needs). The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.</p> <p>A Record of Advice (ROA) may be provided instead of a SOA if there have been no significant changes in your personal circumstances or, the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of the SOA and ROA from your adviser at any time up to 7 years from the date our representative gave the advice to you. You can request the SOA or ROA by contacting the representative or us in writing or by telephone or by email.</p> <p>If we recommend or arrange for the issue of a financial product (other than securities), we will provide you with a Product Disclosure Statement (PDS) containing information about the product, such as its features and risks.</p> <p>Where you require annual advice and review services, we will provide you a Client Service Agreement which explains our annual advice service offering and any relevant costs. Under law, we are restricted from providing any advice and or services without your written consent. Therefore, to continue your annual advice services, we will provide you a new Agreement. We will provide this to you in advance, giving you with enough time for you to accept this prior to the expiry of the previous Agreement ensuring continuity of service.</p>
What should I know about any risks of the investments or investment strategies you recommend to me?	<p>All investments without exception carry certain risks. A general principle of investment is the higher the risk the higher the return. Conversely the more secure the investment the lower the return.</p> <p>To reduce investment risk the strategies we recommend involve spreading investments amongst all asset classes and investing for the longer term.</p> <p>In each and every case where we recommend an investment strategy we will only implement such strategy after we have fully explained the features of the investment to you and are satisfied that you fully understand the nature of the investment and the particular risks attached thereto.</p> <p>If you have any queries or concerns whatsoever concerning advice or strategies we recommend you immediately raise such queries or concerns with us.</p>

<p>What other complimentary services can we access?</p>	<p>We may refer you to other service specialists within the 3P Corporations group where we believe you may benefit from specialist advice. 3P Wealth does not personally provide and is not responsible for the following services:</p> <ul style="list-style-type: none"> • 3P Finance services; • General insurances services; • 3P Real estate, direct property advice and rental management; • SMSF administration services provided by 3P Accounting and Tax; • 3P Accounting and Tax; and • 3P Legal services <p>3P Wealth makes no representations regarding these services and encourages all clients to undertake their own due diligence and informed decision regarding who they choose to work with.</p>
<p>Are there any associated companies, relationships and or benefits which may influence the advice 3P Wealth provide?</p>	<p>Peter Ziggy (Ziggy) is a director and shareholder of 3P Corporation Pty Ltd which includes the following group of related companies and directorships and operates under a franchisee ownership and income distribution agreement.</p> <ul style="list-style-type: none"> • 3P Accounting and Tax Pty Ltd (Chris Borg) • 3P Wealth Pty Ltd (Ziggy & Chris Borg) • 3P Financial Pty Ltd (Peter Ziggy) • 3P Property Pty Ltd (Chris Gatt) • 3P Finance Pty Ltd (Chris Gatt) • 3P Legal Pty Ltd (Peter North) <p>Where Ziggy makes you aware of and or refers you use any of the other related companies and services of the above companies within 3P Corporation, the franchise agreement has been established to pay Ziggy a personal referral benefit which consists of a maximum of percentage of 5% of your fees paid any of these other businesses for the period you remain client. The franchise agreement also provides for an additional administration and marketing fee in total representing of 10% that personally benefits all companies and directors within the 3P corporation group of companies.</p> <p>Just as Ziggy under the franchise agreement is entitled to these benefits, the same benefits apply to all companies and directors listed above in the 3P corporate group of companies.</p> <p>Alternatively other professionals in the business may also personally benefit from a percentage of profits as a distribution in the same way as Ziggy where they recommend you use 3P Wealth.</p> <p>Where you are referred to any of 3P Corporation's services listed above by an external business, where they have agreement with 3P, a percentage of the business revenue generated will be paid to 3P Corporation, Pty Ltd. The referring party will then receive a percentage of this amount, along with the directors of all the related companies above. In these circumstances the referring party will disclose this interest to you and the 3P corporation's service you are referred to will also the specific details of this arrangement to you.</p> <p>Ziggy only recommends the other services within the 3P corporation where he believes you have a genuine need and may benefit from the extended service offering that 3P Corporation can provide.</p> <p>3P Wealth receives all financial services income. 3P Financial Pty Ltd (3P Financial) retain about 90% of income as they pay 3P Wealth a licensee fee which generally equates to about 10% of income received.</p> <p>3P Financial pays Ziggy a salary and may pay Ziggy a dividend and or distribution of profit</p> <p>Ziggy may also be entitled to receive benefits such as training, information or other benefits, such as tickets to sporting events. Each benefit may not exceed \$300 unless it is a genuine business or training expense and will be recorded in an Alternative Remuneration Register, which you may ask to see this register at any time, free of charge.</p>

<p>What information do you maintain in my file and can I examine my file?</p>	<p>Our Privacy Policy available at the footer of 3pcorp.com.au explains how We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we make to you. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.</p>
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<p>What should I do if I have a complaint about 3P Wealth, and or your adviser (Authorised Representative)?</p>	<p>If you have any complaint about the service you should take the following steps:</p> <p>Tell your adviser about your complaint. Your adviser will acknowledge receipt of your complaint within 24 hours or one business day or as soon as practical.</p> <p>If your complaint is not satisfactorily resolved or is delayed, please contact the Compliance Manager, 3P Wealth on (03) 9988 2801 email.enquiries@3pcorp.com.au or put your complaint in writing and send it to PO Box 33191, Domain LPO, Melbourne, VIC 3004.</p> <p>We will review your concerns and provide a full written response within 30 days of receipt of your complaint unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to AFCA if you are dissatisfied.</p> <p>If you disagree with our final response, you may escalate your concerns to AFCA at no cost to you.</p> <p>Australian Financial Complaints Authority (AFCA) details are</p> <p>GPO Box 3 Melbourne VIC 3001 (Australia). Telephone 1300 56 55 62; email: info@afca.org.au or simply go to www.afca.org.au.</p> <p>The Australian Securities and Investments Commission (ASIC) also has a free call Info-line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.</p>
<p>What compensation arrangements do 3P Wealth have in place?</p>	<p>3P Wealth has professional indemnity insurance as well as cyber insurance in place to cover itself and all its representatives for the financial services it and all its representatives provide. It reasonably believes that the cover is adequate to meet its requirements as an Australian Financial Services Licensee and that these arrangements enable it to comply with its obligations under s 912B of the Corporations Act</p>

The Financial Planners and Adviser's Code of Ethics

Standard 1

You must act in accordance with all applicable laws, including this code, and not try to avoid or circumvent their intent.

Standard 2

You must act with integrity and in the best interests of each of your clients.

Standard 3

You must not advise, refer or act in any other manner where you have a conflict of interest or duty.

Standard 4

You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this code commences.

Standard 5

All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances. You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.

Standard 6

You must take into account the broad effects arising from the client acting on your advice and actively consider the client's broader, long-term interests and likely circumstances.

Standard 7

The client must give free, prior and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this code commences. Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal. You must satisfy yourself that any fees and charges that the client must pay to you or your principal, and any benefits that you or your principal receive, in connection with acting for the client are fair and reasonable and represent value for money for the client.

Standard 8

You must ensure that your records of clients, including former clients, are kept in a form that is complete and accurate.

Standard 9

All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.

Standard 10

You must develop, maintain and apply a high level of relevant knowledge and skills.

Standard 11

You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this code.

Standard 12

Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession and hold each other accountable for the protection of the public interest.