



# Templestone

## Financial Services



## FINANCIAL SERVICES GUIDE

VERSION 5.0  
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## Part 1 - About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you make an informed decision about whether to use the financial services offered by Templestone Financial Services Pty Ltd ("Templestone", "we", "us", or "our"). It contains important information about:

- who we are and the services we are authorised to provide
- how we can be contacted
- the financial products we can advise on and arrange
- how we and your adviser are paid
- any relationships that may influence the advice you receive
- how we protect your privacy
- how to provide instructions to us
- how you can make a complaint and access our dispute resolution processes

Included in this FSG is an Adviser Profile (Part 2), which contains information specific to your adviser.

The terms Representative, Authorised Representative, Corporate Authorised Representative and Advice Provider mean that a person, or entity, is authorised to represent a business that holds an Australian Financial Services Licence (AFSL). Templestone is the holder of an AFS Licence and is responsible for the financial services provided by its representatives and authorising the issuance of this FSG.

### About Templestone

Templestone is a privately owned Australian financial services licensee. We supervise and support our authorised representatives and maintain the compliance framework, Approved Product List and governance systems under which financial advice is provided.

#### **Not Independent**

Templestone Financial Services Pty Ltd and its advisers receive commissions on life insurance products and may receive other forms of remuneration from product issuers. Because of this, we cannot describe ourselves as "independent", "impartial", "unbiased" or any other expression of similar meaning, as set out in section 923A of the Corporations Act 2001.

## The Financial Services We Are Authorised to Provide

Under AFSL 523831, Templestone is authorised to provide:

### Financial Services

- **Financial product advice** (both personal and general); and
- **Dealing in financial products**, including applying for, acquiring, varying or disposing of financial products on your behalf.

### Financial Products

We are authorised to provide these services in relation to the following classes of financial products:

- Deposit and payment products
- Government bonds, debentures and stocks
- Life risk insurance products
- Investment life insurance products
- Managed investment schemes (including IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facilities

Your financial adviser's specific authorisations appear in their Adviser Profile (Part 2).

## Approved Product List (APL)

Templestone maintains an Approved Product List (APL). Your adviser may only recommend financial products that appear on our APL.

If you already hold a financial product that is not on our APL, your adviser may review and provide advice about that product if it falls within the class of products they are authorised to advise on. However, they cannot recommend or arrange new transactions, switch you into, or increase your holdings in a product that is not on the APL.

## The Advice We Provide

The advice we provide may be 'general' – where the advice is given without regard for your individual situation, needs or objectives – or 'personal' – where the advice is given in consideration of your situation, needs and objectives.

Where general advice is provided - for example published on a website or in a podcast, social media post or webinar - we will warn you that the advice is general in nature and given without regard for your circumstances, in which case it may not be appropriate advice for you.

Where personal advice is given, it will always be provided in a document called a 'Statement of Advice' (SoA). (See also 'How We Provide Personal Advice').

Your adviser may assist you with financial advice across a range of subject matter areas, including:

- superannuation including self-managed superannuation funds (SMSF)
- retirement planning
- personal insurances
- investment strategies
- wealth creation and accumulation
- asset allocation
- cashflow and budgeting
- rollover and consolidation strategies

These are strategy categories only. They do **not** expand your adviser's AFSL-authorised financial services or permitted financial product classes.

## How We Provide Personal Advice

Personal advice considers your objectives, financial situation and needs. To provide personal advice, we must first understand your circumstances and make enquiries necessary to ensure our advice is appropriate.

Where we provide personal advice, you will receive a **Statement of Advice (SoA)** setting out:

- our understanding of your situation, circumstances, needs and objectives
- our advice - provided in consideration of the above
- the basis of our advice
- the costs to you, including our fees
- any associations or conflicts

You have no obligation to accept any advice or recommendations. If you decide to act on the advice, either in whole or in part, your adviser will ask you to sign an 'authority to proceed' ('ATP').

Where we provide further personal advice after providing our initial advice, we may record this in a **Record of Advice (RoA)** instead of in an **SoA**.

If we arrange a financial product for you such as a managed fund, you may receive a **Product Disclosure Statement (PDS)** issued by the product provider. A PDS contains information about the financial product outlining its relevant terms, significant risks and fees and charges.

## How You May Provide Instructions

You may provide instructions to your adviser in writing, via email, or by phone. Certain transactions – including for example proceeding with advice laid out in the SoA - may require written authorisation before the instructions can be implemented.

Where you wish to give instructions to your adviser, please use the contact details shown in their Adviser Profile in this document.

## How We Are Paid

Templestone may receive fees for advice and services provided to you by your adviser as well as commissions for arranging certain financial products paid by product providers. These fees and commissions may be passed on, in full or in part, to your adviser. No fees or charges are to be debited directly by (or paid directly to) your adviser.

### Advice fees

Fees charged to you for seeking financial advice are dependent upon your adviser's service offering and are set out in Part 2 of this document.

In addition to 'initial' advice fees - charged by your financial adviser for preparing their advice - you may elect to agree to ongoing advice services, in which case we will provide you with a **Fee Disclosure Statement (FDS)** each year, and you will be required to give annual consent for any ongoing fees to continue. If we do not receive your consent, we cannot provide ongoing services, and we will not charge ongoing fees.

Fees for initial advice relate to the consideration given to understanding your situation, needs and objectives, and the consequent preparation of advice documents. What is charged to you is thus dependant on the complexity of your circumstances and the time required to prepare the advice. You will always have the opportunity to approve the cost of commissioning financial advice before you incur the cost.

Ongoing advice fees relate to the ongoing services we provide, including reviewing your financial position, monitoring your strategies and assessing the continued relevance of previous advice.

### Insurance commissions

Where you purchase a life insurance product on our recommendation, Templestone may receive a commission from the insurer. These commissions are included in the premium you pay and are not an additional cost to you.

Part 2 of this document details the type, range and extent of insurance fees commissions that may be charged including 'worked examples'.

Your adviser will disclose the actual commission amounts in your Statement of Advice.

## Other remuneration

Templestone does not receive volume bonuses, shelf-space fees, or other forms of conflicted remuneration from product issuers.

## Associations and Conflicts of Interest

Templestone and its advisers may recommend products from product issuers on our Approved Product List (APL). We do not require advisers to meet product quotas, and we do not receive volume-based payments.

Your adviser may have personal or professional associations that could influence their advice. These will be disclosed in the SoA.

## Privacy

Templestone is committed to protecting your privacy and handling your information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

We collect personal and financial information to provide financial services to you. We may share this information with:

- product issuers
- service providers (such as platform or administration services)
- insurers
- auditors and compliance providers
- external dispute resolution schemes (AFCA)
- regulators and the courts (as, and when, required by law)

We will not disclose your information to overseas recipients unless required to do so or unless the product or service you choose involves overseas entities.

You can request access to your personal information by contacting us at [compliance@templestone.com.au](mailto:compliance@templestone.com.au).

## Complaints and Dispute Resolution

### Our complaints-handling process

If you have a complaint about our financial services, you may contact us in any of the following ways:

**Phone:** (02) 9098 9194  
**Email:** [compliance@templestone.com.au](mailto:compliance@templestone.com.au)

**Mail:** Complaints Officer  
Templestone Financial Services Pty Ltd  
Suite 8, Level 1, 4A Meridian Place  
Bella Vista NSW 2153

We will acknowledge your complaint within **one business day** (or as soon as practicable) and will provide a written response within **30 calendar days**. You will not be charged for making a complaint.

### **If you are not satisfied**

If you are not satisfied with our response, or if we do not respond within 30 calendar days, you may contact the **Australian Financial Complaints Authority (AFCA)**:

**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Phone:** 1800 931 678  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Mail:** GPO Box 3, Melbourne VIC 3001

AFCA is a free and independent dispute resolution service.

## **Compensation and Professional Indemnity Insurance**

Templestone maintains professional indemnity insurance in accordance with s 912B of the Corporations Act and ASIC Regulatory Guide 126. This includes coverage for current and former representatives.

## **Contact Us**

+61 02 9098 9194  
contact@templestone.com.au  
www.templestone.com.au

## **Our Office**

Suite 8, Level 1  
4A Meridian Place Bella Vista  
NSW 2153



# ADVISER PROFILE

## Introduction

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of Templestone. The Adviser Profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact Templestone's Head Office on (02) 8607 1417.

## Who is my adviser?

Your adviser is Nicholas ('Nick') Bowden (ASIC Authorised Representative No. 331799) of Bowden Hayes Private Wealth Pty Ltd whose Australian Securities and Investments Commission (ASIC) number is 442866. Bowden Hayes Private Wealth Pty Ltd is a Corporate Authorised Representative of Templestone Financial Services Pty Ltd.

## Nick's contact details are:

Office Address: Level 5, 115 Pitt Street, Sydney NSW 2000  
Postal Address: Level 5, 115 Pitt Street, Sydney NSW 2000  
Mobile: 0451 474 865  
Email: [nick@bhpw.com.au](mailto:nick@bhpw.com.au)  
Website: [www.bhpw.com.au](http://www.bhpw.com.au)

## Experience:

Nick has been working in the financial advice industry since 2007. Driven by a genuine desire to help people improve their financial circumstances, Nick has a caring and easy-going approach to advice that puts his clients at ease.

Having experienced first-hand the ups and downs of financial markets over the past 15 years, Nick is adept at providing advice that spans a wide variety of situations and scenarios. He has a keen interest in financial markets and developing innovative solutions to drive positive outcomes for his clients.

He is also a Self-Managed Super Fund (SMSF) Accredited Adviser.

| Qualifications:                                    |
|----------------------------------------------------|
| Bachelor of Laws                                   |
| Bachelor of Commerce (Banking and Finance)         |
| Master of Financial Analysis                       |
| Diploma of Financial Services (Financial Planning) |
| Advanced Diploma of Financial Planning             |



## What kinds of Financial services are you authorised to provide me and what kinds of Financial product/s do those services relate to?

Nick is authorised by Templestone Financial Services Pty Ltd to provide product advice on and to deal in the following strategies and classes of products:

| Strategies                                                   | Product Classes                                            |
|--------------------------------------------------------------|------------------------------------------------------------|
| Financial planning strategies including:                     |                                                            |
| • Tax planning (in consultation with your tax adviser)       | • Deposit and payment products limited to;                 |
| • Estate planning                                            | • Basic deposit products and deposit                       |
| • Business succession planning including life risk insurance | • products other than basic deposit products.              |
| • Life Insurance and risk management                         | • Debentures, stocks or bonds issued or proposed           |
| • Pre and post retirement planning                           | to be issued by a government.                              |
| • Retirement income                                          |                                                            |
| • Social security advice                                     | • Life Products including: Investment Life                 |
| • Investments                                                | • Insurance Products, and Life Risk Insurance Products.    |
| • Self-managed superannuation funds (SMSF)                   | • Interests in managed investment schemes including        |
| • Wealth accumulation                                        | Investor directed portfolio services (IDPS).               |
| • Wealth creation                                            | • Retirement savings accounts ("RSA") products (within the |
| • Superannuation and rollover advice                         | meaning of the Retirement Savings Account Act 1997).       |
| • Asset allocation and management advice                     | • Securities.                                              |
| • Ongoing advice and review services                         | • Superannuation.                                          |

Only products approved by Templestone Financial Services Pty Ltd may be recommended by the adviser.

## How are any remunerations, fees or other benefits calculated for providing the financial services?

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Brokerage/Remuneration
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you. All fees, remuneration and brokerage payments received for the financial services provided are paid to Templestone Financial Services Pty Ltd. Templestone Financial Services Pty Ltd pays 100% of the fee/commission to Bowden Hayes Private Wealth Pty Ltd. Bowden Hayes Private Wealth Pty Ltd then pays Nick a combination of salary and other benefits for the provision of financial services.



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### **Contact Us**

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[contact@templestone.com.au](mailto:contact@templestone.com.au)  
[www.templestone.com.au](http://www.templestone.com.au)

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