

# Financial Services Guide



PrimeTime  
Advisory

PRIME TIME ADVISORY | AFSL 316972

Version 15.3 | October 2021

**Understanding the advice process and our  
relationship with you**

## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Prime Time Advisory and your Financial Adviser (Adviser), who is an authorised representative of Prime Time Advisory. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**Please take the time to review both the FSG and Adviser Profile before engaging our services.**

### NOT INDEPENDENT

Prime Time Advisory and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

## HOW TO CONTACT US

Prime Time Advisory  
ABN 32 540 166 035

P.O Box 180  
Blackburn VIC 3130



03 9894 3449



administration@primetimeadvisory.com.au



www.primetimeadvisory.com.au

## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Prime Time Advisory can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



### Superannuation and Retirement Planning

- Personal Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance



### Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Gearing



### Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance



### Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

## Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

All fees and commissions are initially paid to Prime Time Advisory before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

## ADVISER PROFILE

### Chris Pantu

*Director / Representative (001002095) of Prime Time Advisory*

Qualifications: Certified Financial Planner (CFP®), Ethics and Professionalism in Financial Advice, Diploma of Financial Planning, Bachelor of Business (Economics)

Chris joined Prime Time Advisory in 1999 coming from many years of retail sales and marketing experience. Chris has also undertaken extensive studies since entering the industry and this combined with the experience gained enables him to provide clients with a professional standard of service in financial planning.

### Nick Pantu

*Director / Representative (001002091) of Prime Time Advisory*

Qualifications: Certified Financial Planner (CFP®), Ethics and Professionalism in Financial Advice, Diploma of Financial Planning, Bachelor of Commerce (Finance & Management)

Nick joined Prime Time Advisory in 2001 after 14 years of experience principally in the banking and finance sector. Nick has broad experience and extensive knowledge in Strategic Planning, Wealth Creation, Wealth Protection, Residential and Commercial Lending.

### Kajin Ching

*Authorised Representative (000320568) of Prime Time Advisory*

Qualifications: Certified Financial Planner (CFP®), Ethics and Professionalism in Financial Advice, Diploma of Financial Planning, Bachelor of Business (Economics and Finance)

Kajin came to Prime Time Advisory in 2001 as a work experience student from RMIT. She has undertaken extensive studies since entering the industry and this combined with the experience gained enables her to provide clients with a professional standard of service in financial planning.

## Our Team

Please visit our website [www.primetimeadvisory.com.au/our-team/](http://www.primetimeadvisory.com.au/our-team/) to meet the rest of our team and see their individual profiles.

## Related Parties

Your Adviser may hold shares in Prime Time Advisory or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Principal of Prime Time Advisory or your Adviser to discuss your complaint.  
Phone: (03) 9894 3449  
Online: <https://primetimeadvisory.com.au/contact-us/>  
Email: [administration@primetimeadvisory.com.au](mailto:administration@primetimeadvisory.com.au)  
Mail: Prime Time Advisory  
P.O. Box 180  
Blackburn VIC 3130
2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)

Online [www.afca.org.au](http://www.afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us

# PRIME TIME ADVISORY PRIVACY STATEMENT

## Use and Disclosure

The Privacy Act has changed the rules covering all personal information held by organisations. These laws regulate, among other matters, the way organisations collect, use, disclose, keep secure and give people access to personal information.

You can obtain a complete copy of the Prime Time Advisory Privacy Policy through our web-site [www.primetimeadvisory.com.au](http://www.primetimeadvisory.com.au) or if you choose to write to us regarding anything relating to our Privacy Policy forward your correspondence to P.O. Box 180, Blackburn, Vic 3130 (Attention: Privacy Officer).

In this Statement “we” or “us” mean any or all of Prime Time Advisory, related and associated persons or companies within Australia.

### Purpose and use of personal information.

By establishing and maintaining your relationship with us, you consent to any personal information we collect about you being used and disclosed in the manner set out below.

The main reason we collect your personal information is to enable us to provide you with financial products and services most appropriate to your needs. This includes using your information in the following way:

- For our internal operations (including accounting, risk management, record keeping, archiving, systems development and testing, staff training and compliance monitoring);
- To help us develop, establish and administer arrangements with other organisations in relation to and in the use of products and services which you have asked us to provide;
- To help us develop, identify and inform you of enhancements to the products and services which you have asked us to provide (but not

based on any health or other sensitive information we may hold about you);

- For research in relation to financial products and services;
- Where relevant, to enable your adviser to provide you with advice and ongoing service;
- If your employer makes superannuation contributions on your behalf into a product we provide to you, to

If you do not provide the personal information we request, or do not consent to its use and disclosure as described above, this may affect our ability to provide you the financial products and services you have asked us to provide.

### Access to and correction of your personal information

You may request access to your own personal information that we hold in relation to your investments with us by writing to us.

Where we establish that personal information about you is not accurate, complete or up to date, we will take all steps necessary to correct it.

### Personal Information about third parties

Prior to referring or supplying us with information about another person, you will obtain their permission first. Information collected about that person will be used for the primary purpose as set out in this statement.

Personal information collected about that person may be disclosed to third party organisations described in this statement: and

The referred person has the right to access and connect personal information we hold about him or her.

We may disclose your personal information to other financial institutions, persons who carry out functions for us, or to other organisations with whom we have arrangements for promoting or marketing our respective financial products and



services (who will be bound by appropriate confidentiality obligations) including the following.

- Your bank or other financial institution, for any direct debits or credits;
- If you are a member of a superannuation product, other entities for the purpose of roll-over or transfer of benefits;
- Entities we use for printing and or mailing your regular statements, reports, newsletters and other correspondence;
- Other entities we may use for out sourcing the administration of the financial products and or services we provide to you;
- Auditors, consultants, legal or accounting firms, re-insurers and financial services industry bodies and regulators;
- Debt collection agencies; and
- Where relevant, your executor, administrator, trustee, guardian or power of attorney
- We may also use and disclose your personal information for the following additional purposes:
  - To help us develop, identify and inform you of other financial products and services that may interest you (but not on the basis if any health or other sensitive information we may hold about you)
  - To help us develop, establish and administer arrangements with other organisations in relation to the promotion, administration and use of such other products and services for marketing of financial products and services.

If you do not wish to consent to your personal information being used for these additional purposes it is your responsibility to notify our Privacy Officer.