

FINANCIAL SERVICES GUIDE

M Group Financial Planning Pty Ltd / Australian Financial Services Licence No: 340094
Version 13.3.7 05/01/2026

Address/s:

Office: Level 1, 300B Gillies Street, WENDOUREE, VIC 3355

Office: 94 Barkly Street, ARARAT VIC 3377

Office: 4 / 45 Riversdale Road, Newtown Vic 3220

Office: 135-139 Tenth Street, MILDURA VIC 3500

Office: 164 Bromley Rd, ROBINVALE VIC 3549

Office: Level 2, 20 Innovation Parkway, BIRTINYA, QLD 4575

Phone: 1300 204 781

Understanding the advice process and our relationship with you

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by M Group Financial Planning Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of M group Financial Planning Pty Ltd. 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

M Group Financial Planning Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

We may recommend that you invest in a financial product where we or an associated entity receives benefits as the investment manager.

We may receive benefits from product issuers.

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

M Group Financial Planning Pty Ltd
ABN 33 114 922 271

Head Office Address: Level 1, 300B Gillies Street, WENDOUREE, VIC 3355

Head Office Postal Address: PO Box 380w, BALLARAT WEST, VIC 3350

1300 204 781

FinancialPlanning@mgroup.partners

www.mgroup.partners

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

M Group Financial Planning Pty Ltd 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
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance
Aged Care



Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Managed Discretionary Accounts
Exchange Traded Products
Listed Securities (Shares and other products)
Derivatives
Margin Lending
Gearing



Wealth Protection

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



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 an **Annual Fee Agreement** annually.

The Annual Fee Agreement 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 Annual Fee Agreement. 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 M Group Financial Planning Pty Ltd 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.

M Group Financial Planning Pty Ltd

M Group Financial Planning Pty Ltd receives a split of advice fees and insurance commissions for the provision of services required under its AFSL.

What are the costs involved in obtaining advice and to whom are they paid?

A range of fees and commissions may be paid for the advice you receive and the financial products used. These fees and commissions **are paid to M Group Financial Planning as the Licensee and are not paid directly to your Adviser.** Your Adviser is paid by way of annual salary and possible bonuses based on performance. How M Group Financial Planning is paid is set out in Section 6 and will be fully detailed in your SOA.

The types of payments are outlined below. Before providing any financial advice your Adviser will discuss these options with you and help you select the payment method that suits you best.

In all cases, details of payment required for the services provided will be given to you by your Financial Planner.

i) Commissions

Under this method of payment, M Group Financial Planning receives a commission directly from the product provider. This commission is based on a percentage of the funds you invest or the premiums you pay. Commissions are not paid directly by you, but are deducted from the investment or premium by the product provider.

These commissions fall into two general categories:

- **Initial Commission** - This is a one-off commission paid at the start of an investment or insurance policy. The initial commission on an investment product, including superannuation, can be up to 5.5% (GST inclusive) of the investment amount. For example, if you invest $100,000, the initial commission may be up to $5,500. The initial commission on an insurance product can be up to 66% (GST inclusive) of the first year's premium. For example, if your insurance premium is $1,000, we may receive up to $660.

- **Ongoing Commission** - This is paid every year in which the investment or insurance policy is maintained, as part of the product provider's ongoing charges. The ongoing commission on investment products, including superannuation, can be up to 1.1%pa (GST inclusive) of the investment amount. For example, an investment of $100,000, we may receive ongoing commission of up to $1,100 pa. The ongoing commission on insurance products can be up to 22%pa (GST inclusive) of the renewal premium. For example, if your insurance premium is $1,000, we may receive up to $220 pa.

ii) Adviser Service Fee

The Adviser Service Fee is a fee agreed between you and your Adviser for their ongoing advice and service. It is paid to M Group Financial Planning Pty Ltd.

iii) Managed Discretionary Account – Investment Fee

Under this method of payment, M Group Financial Planning receives an investment fee directly from the product provider. The Investment fee for managing your investment can vary for different investment options, as listed below. Please note of the below fees 0.15% (GST Inclusive) will be paid to WealthO2. This will be separate to any MER's charged directly by the individual investments.

M Group Fund	Investment Fee
Defensive Fund	1.10%
Conservative Fund	1.10%
Balanced Fund	1.10%
Growth Fund	1.10%
High Growth Fund	1.10%
Active Fund	1.10%

For further information please refer to the WealthO2 Financial Services guide.
https://mdaoperator.com.au/wp-content/uploads/2018/04/MDA-FSG-Issued-16Apr18.pdf

iv) Brokerage

Under this method of payment, M Group Financial Planning receives a portion of the brokerage from the product provider. This will be disclosed in your Statement of Advice.

Some products offer the option to deduct the Adviser Service Fee from your funds on a periodic basis.

If this fee is to apply to you, it will be fully detailed in your SOA.

Other benefits that may be received

M Group Financial Planning Pty Ltd Advisers may receive minor unquantifiable benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise, and other minor benefits from product providers whose products M Group Financial Planning Pty Ltd recommends. Given that such benefits are discretionary and relate to future events, it is not possible to provide an estimated dollar value. The details of any benefit received will be recorded in our register of alternative forms of remuneration, which is available for inspection by contacting M Group Financial Planning Pty Ltd.

Are fees paid for referrals?

If you have been referred to us by someone else, or if we refer you to someone else, M Group Financial Planning Pty Ltd may pay them a fee or commission or may receive a referral fee. The SOA will disclose these referral payments and the amounts paid.

What does M Group Financial Planning Pty Ltd get paid?

The exact amounts payable to M Group Financial Planning Pty Ltd will be disclosed in your SOA. If the amount is not calculable at the time the SOA is given, the way the amount is calculated will be disclosed in the SOA.

M Group Financial Planning Pty Ltd maintain a public register of alternative forms of remuneration of $300 or equivalent value received from product providers or fund managers whose products or platforms M Group Financial Planning Advisers recommend. It also maintains a Conflicts of Interest register. Copies of these registers are available for inspection by contacting:

M Group Financial Planning Pty Ltd

Address: Level 1, 300B Gillies Street WENDOUREE VIC 3355

Phone: (03) 5330 7200

Email: financialplanning@mgroup.partners

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 Claims team to discuss your complaint.

   Phone 03 5330 7200
   Online www.mgroup.partners
   Email financialplanning@mgroup.partners
   Mail M Group Financial Planning Pty Ltd Name Claims Manager - PO Box 380W, BALLARAT WEST VIC 3350

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
   Email 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.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

We retain clients personal information and may share this information with other associated business divisions such as Accounting, Lending & Legal. We may record meetings for the purposes of training and accuracy.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

M Group Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your

personal information, please refer to our Privacy Policy here on page 11.

OUR FINANCIAL PLANNERS



Thayne Turley

Title	Director of Financial Planning
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Telephone:	1300 204 781
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Tamara Vawdrey

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Education:	Diploma of Financial Planning Advanced Diploma of Financial Planning Graduate Certificate of Financial Planning Graduate Diploma of Financial Planning FASEA



John Kirkpatrick

Title:	Financial Planner – Ballarat/Geelong
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Email:	John.Kirkpatrick@mgroup.partners
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Telephone:	1300 204 781
Education:	Diploma of Financial Planning Advanced Diploma of Financial Planning Graduate Diploma of Financial Planning Super Concepts & ICFS Specialist Tier 1 Margin Lending - personal FASEA



Jason Barnett

Title:	Financial Planner – Ballarat
AR Number:	001300982
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Office:	Level 1, 300B Gillies Street, Wendouree, VIC 3355
Telephone:	1300 204 781
Education:	Graduate Certificate of Financial Planning Graduate Diploma of Financial Planning FASEA



Danny Archer

Title:	Financial Planner – Geelong
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Education:	Bachelor of Commerce – Majoring in Financial Planning SMSF Specialist Advisor FASEA



Tom Soraghan

Title:	Financial Planner – Geelong
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Telephone:	1300 204 781
Education:	Bachelor of Commerce - Majoring in Financial Planning & Accounting FASEA



Lynde Adams

Title:	Financial Planner – Mildura/Robinvale
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Office:	164 Bromley Rd, Robinvale VIC 3549
Telephone:	1300 204 781
Education:	Diploma of Financial Planning Advanced Diploma of Financial Planning Graduate Certificate of Financial Planning Graduate Diploma of Financial Planning FASEA



Sara Ritchie

Title:	Financial Planner – Mildura/Robinvale
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Email:	sara.ritchie@mgroup.partners
Office:	135-139 Tenth Street, Mildura VIC 3500
Office:	164 Bromley Rd, Robinvale VIC 3549
Telephone:	1300 204 781
Education:	Master of Financial Planning, Commercial Law Ethics and Professionalism in Financial Advice



Kym Vivian

Title:	Financial Planner – Sunshine Coast
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Office:	Level 2, 20 Innovation Parkway, Birtinya, QLD 4575
Telephone:	1300 204 781
Education:	Diploma of Financial Planning Graduate Certificate of Financial Planning FASEA



Jack Toohey

Title:	Financial Planner – Sunshine Coast
AR Number:	001316120
Email:	Jack.Toohey@mgroyp.partners
Office:	Level 2, 20 Innovation Parkway, Birtinya, QLD 4575
Telephone:	1300 204 781
Education:	Bachelor of Business – Majoring Economics & Finance. Graduate Diploma of Financial Planning FASEA

PRIVACY POLICY

M Group Financial Planning Pty Ltd / Australian Financial Services Licence No: 340094

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We understand that the privacy of your information is important to you and we respect the confidentiality of the information that you provide to us. Protecting your information is an important part of maintaining trust between us and our clients and by handling information in a secure manner we build strong business relationships.

This document provides information and details about how we manage the personal information that we collect, hold, use and disclose about individuals.

The Privacy Policy applies to the Licensee and all subsidiary companies which are set out at the end of this policy. We are bound by the Privacy Act and we manage and protect your personal information in accordance with the Australian Privacy Principles.

WHY WE COLLECT AND USE PERSONAL INFORMATION

We collect, hold, use and disclose personal information so we can provide you with financial and credit products, advice and service relevant to your needs. We may also collect, use and disclose your information for related purposes such as:

- Complying with our legal obligations, such as verifying your identity
- Assisting with your questions and complaints
- Arranging for services to be provided by third parties
- Internal operations, such as record keeping, data analytics, auditing or training
- Promotion of other products and services that may be of interest to you

We collect, use, hold and sometimes disclose personal information about financial advisers, and other people who we do business with (including employees) in order to administer and manage our business operations. This information is afforded the same standard of care as that of our clients.

WHAT PERSONAL INFORMATION WE COLLECT

We ask people for a range of personal information to assist us in providing relevant products and services. The information we collect could include (but is not limited to) your name, date of birth, contact details, financial information, employment details, residency and citizenship status. We may also collect the personal information of your family members where it is relevant to the advice being provided.

We may also collect sensitive information about your medical history and their health and lifestyle to provide financial advice about life insurance products.

In most instances, we collect personal information directly from that person when they:

- complete a financial product or credit product application form,
- complete an identification form,
- complete data collection documentation,
- interact with an online interactive tool, such as a budget planner,
- provide documentation to us, or
- when you communicate with us in person, over the telephone, fax, email, internet or by using other electronic devices.

Situations where we collect personal information from other people and organisations include (but are not limited to):

- a financial adviser,
- a mortgage broker or other credit representative,
- other professionals who act on your behalf, such as a lawyer or accountant,
- health professionals,
- other organisations, who jointly with us, provide products or services to you, and
- social media and publicly available sites.

It’s your choice whether to provide your personal information. You have the right to not to provide personal information, including about your identity. However, in this case, your adviser will warn you

about the possible consequences and how this may impact on the quality of the advice provided. Your adviser may also decline to provide advice if they feel they have insufficient information to proceed. In some instances, we will decline to provide services or advice if we feel we have insufficient information for the scope of the service or advice requested.

Further, in some circumstances the law requires us to obtain and verify details of photographic and non-photographic identification documents.

COOKIES AND OTHER WEB TECHNOLOGIES WE USE

Some personal information may be collected automatically, without your knowledge, whilst navigating through and interacting with the content of our websites. The electronic methods of collection we use include cookies, log files and web beacons.

Cookies are a small text or pixel file stored on your device that records information about your visit to our websites. We use cookies to improve your website experience, to serve you with relevant information and to manage your access to certain parts of our websites. You can choose if and how a cookie will be accepted by changing your browser settings; but please be aware that this may affect your access to some parts of our websites.

Web beacons are small pixel files that help us better manage content on our websites by allowing us to understand usage patterns, fix issues, and improve the products and services offered to you on our websites. Log files contain information about the devices and browsers used to access our websites and help us to diagnose problems, analyse trends, administer the site or mobile application.

The information we collect by these electronic means is generally not stored for long – they are temporary records – and can include device-specific data or log data such as your IP address, device screen size, device type, browser information, referring domain, pages visited, the date and time website pages were visited, and geographic location (country only).

ACCESSING AND UPDATING PERSONAL INFORMATION

You can request access to personal information we hold. There may be a cost involved with locating, copying or sending you the information you request. The cost will be discussed and agreed with you at the time.

There may be circumstances where we refuse to provide you with the information you request, for example when the information is commercially sensitive. In these situations, we will inform you and provide an explanation as to why.

We will deal with requests for access to your personal information as soon as possible and aim to respond within 1 business day. The time we require will depend on the type of information requested.

We will update your personal information if you contact us. In most cases, you can update your personal information over the phone, by contacting your adviser or broker or electronically.

If you wish to remain anonymous or to use a pseudonym when dealing with us, we may only be able to provide you with limited information or services. In many cases it will not be possible for us to assist you with your specific needs if you wish to remain anonymous or use a pseudonym.

WHO WE SHARE PERSONAL INFORMATION WITH

From time to time we may share your personal information with other entities both within and outside of the Licensee. This will vary according to the product or service involved, but could include:

- any person acting on your behalf, including your financial adviser, solicitor, accountant, executor, administrator, trustee, guardian or attorney
- financial product and service providers, including financial planning software providers and paraplanners
- for corporate superannuation members, your employer or your employer's financial adviser

- other organisations within the Licensee including related bodies corporate and advice firms we have authorised,
- medical practitioners and health service providers, such as pathology services
- companies involved in the payments system including financial institutions, merchants and payment organisations
- organisations who assist us with certain business functions, such as auditors, compliance consultants, direct marketing, debt recovery and information and communication technology support
- our solicitors, our insurers, courts, tribunals and dispute resolution organisations
- other organisations who provide us with products and services so that they may provide their products and services to you or contact you on our behalf, and/or
- anyone to whom we, or our service providers, are required or authorised by law to disclose your personal information to (for example, law enforcement agencies, Australian and international government and regulatory authorities).

We may also disclose your information to a third party where you have given your consent or where you would reasonably expect us to disclose your information to that third party.

We may also disclose the personal information we hold about our financial advisers to professional organisations, companies and consultants that we work with.

The only circumstances in which we would collect, use or disclose your government related identifiers is where we are required or authorised by law to do so. For example, we may be required to disclose your Tax File Number (TFN) to the Australian Taxation Office, a superannuation or retirement income product provider. Likewise, we may need to disclose your Medicare number to Centrelink in order to assess your social security eligibility. Drivers licence numbers and passport numbers may also be collected when we are required to verify your identity.

Personal information collected may also be used for direct marketing purposes to promote events, products or services that may be of relevance to you. Please contact us should you wish not to receive direct marketing.

DISCLOSURE OF PERSONAL INFORMATION OVERSEAS

We may disclose your personal information to service providers who operate outside Australia including the Philippines. The most common example of when we share your personal information overseas is when we work with overseas service providers who prepare financial advice documents.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place

Your adviser may enter into their own outsourcing arrangements to countries other than those detailed above. If so, your adviser will disclose these arrangements separately to you. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act

Personal information is generally hosted on servers located in Australia. If you access our services from outside Australia, you consent to the transfer of your personal information to Australia, a jurisdiction that may not provide the same high level of protection we apply in Australia.

HOW WE PROTECT PERSONAL INFORMATION

We strive to ensure that the personal information that you provide to us is stored safely and securely. We take a number of precautions to protect the personal information we hold about you from misuse, interference and loss, and from unauthorised access, modification or disclosure.

We have a range of practices and policies in place to protect personal information we hold, including:

- educating our staff and representatives about how to protect your personal information and updating

them about cybersecurity developments, threats and scams,
- requiring our staff and representatives to use passwords when accessing our systems,
- where appropriate, using strict confidentiality arrangements restricting third parties' use or disclose of personal information for any unauthorised purposes,
- employing physical and electronic means, including access controls (as required) to protect against unauthorised access to buildings,
- employing firewalls, intrusion prevention systems and virus scanning tools to protect against unauthorised persons, malware and viruses from entering our systems,
- some of the systems we use are on dedicated secure networks or transmit electronic data via encryption, and
- providing secure storage for physical records and securing paper files in locked cabinets and physical access restrictions.

Where personal information is no longer required, we take steps to de-identify or destroy the information in a secure manner.

COMPLAINTS ABOUT PRIVACY

If you have any queries or are concerned about how your personal information has been collected, used or disclosed and you wish to make a complaint, please contact the Privacy Officer on the information below:

Mail M Group Financial Planning Pty Ltd Name Claims Manager - PO Box 380W, BALLARAT WEST VIC 3350

Phone 03 5330 7200

Email financialplanning@mgroup.partners

Online www.mgroup.partners

We will acknowledge receipt of a complaint within 1 business day, however, where this is not possible, acknowledgement will be made as soon as practicable. 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.

If you are not fully satisfied with our response, you can contact an external body. In cases of privacy related complaints, this is generally the Office of the Australian Information Commissioner (OAIC).

The contact details for OAIC are:

Mail GPO box 5218 Sydney NSW 2001

Phone 1300 363 992

Email enquiries@oaic.gov.au

Online www.oaic.gov.au

You may also direct privacy complaints related to financial advice to the Australian Financial Complaints Authority (AFCA). The contact details for AFCA are:

Mail GPO Box 3, Melbourne, VIC 3001

Phone 1800 931 678 (free call)

Email info@afca.org.au

Online www.afca.org.au

ABOUT THIS POLICY

We may amend or update our Privacy Policy as required by law or as our business processes or technology changes. We will post the updated policy on our website – www.mgroup.partners. We encourage you to check our website from time to time to view our current policy or contact us for a printed copy.

The Privacy Policy applies to the following organisations which are all part of the Licensee's Group:

M Group Financial Planning Pty Ltd

ABN 33 114 922 271

M Group Financial Planning Geelong Pty Ltd

ABN 73 650 381 936