



## Financial Services Guide

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### Licensee:

The Hackney Insurance Group Pty Ltd  
(AFSL 529749 ABN 45 130 524 971)

This Financial Services Guide (FSG) is authorised for distribution by The Hackney Insurance Group.

### Authorised Representatives:

Full Circle Wealth Management Pty Ltd  
(ASIC# 366667 ABN 25 134 521 869)  
Sarah Hackney (ASIC# 301557)

The Authorised Representatives act on behalf of The Hackney Insurance Group who is responsible for the services that they provide.

### Contact Details

Ocean Central, Level 4, 17/ 2 Ocean St  
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(07) 5457 7000  
[sarah@hackneyinsurance.com](mailto:sarah@hackneyinsurance.com)

### Purpose of this FSG

This FSG will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to Full Circle Wealth Management and Sarah Hackney.

**Not Independent**

We are not independent, impartial or unbiased as we are paid a commission by the product provider for our advice on risk insurance.

### The Hackney Insurance Group

The Hackney Insurance Group is proudly Australian-owned and together, we have been helping Australian's dream, plan and achieve since for more than 20 years. The Hackney Insurance Group operates our own AFSL, so we can retain our strong family foundations to ensure we remain closely connected to each of our clients.

### Our services

We are authorised to provide personal advice and dealing services for personal risk insurance and superannuation.

### The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement which contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Advice Fees

Our advice fees include meeting with you, the time we take to determine our advice and the production of the SoA or RoA. The fees will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

## Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

## Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received

above \$100 will be maintained on a register which is available to you on request.

## Adviser Remuneration

Sarah Hackney is the owner of the practice. Sarah is remunerated through the profits that the practice makes.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, email us or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

The Hackney Insurance Group is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.

## Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.