

Financial Services Guide Part Two

Financial Adviser Details | Version 4.3 | November 2023

This document should be read in conjunction with the Ethical Planners Financial Services Guide Part One (General Details) which will be provided by an authorised representative of Ethical Planners Pty Ltd.

Why you should read this

This Financial Services Guide (FSG) is designed to inform you about:

- Who your Financial Adviser is and how they can be contacted
- Financial services and products your Financial Adviser are authorised to provide
- Your Financial Adviser's experience and qualifications

Your Financial Adviser

Your Financial Adviser is Robert McDonald, an Authorised Representative of Ethical Planners Pty Ltd and sub-authorised to Future Life Plan Pty Ltd. Robert's ASIC Authorised Representative number is 312359.

Robert has been in the financial services industry since 2007 and has worked for small boutique businesses and has extensive experience in technical advice strategies. Robert is passionate about finding out what is important to YOU and getting to know each client individually.

Robert is the Principle of Future Life Plan Pty Ltd which is a Corporate Authorised Representative of Ethical Planners Pty Ltd (ASIC Authorised Representative number 1261491).

At Future Life Plan Pty Ltd we are not product driven so you can rest easy knowing we have your best interest at heart.

Contact Details

Robert's contact details are:

Telephone: 07 5520 4761
Mobile: 0428 111 881
Email: robert@futurelifeplan.com
Address: Future Life Plan Pty Ltd
5/44 Township Drive
Burleigh Heads QLD 4220
ABN: 48 846 522 784
Post: PO Box 737
Mudgeeraba QLD 4213

Education and Qualifications

Robert has completed the following qualifications and is registered with or a member of the following associations:

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Diploma of Finance and Mortgage Broking Management
- Certificate IV in Financial Services (Finance/Mortgage Broking)
- Principles in Self-Managed Superannuation Funds
- Kaplan Margin Lending and Geared Investments
- Registered Commissioner for Declarations
- Member of the Financial Advice Association Australia (FAAA)
- Member of the Queensland Justice Association

Further details about their education and qualifications can be found on the Financial Adviser Register on the ASIC website www.asic.gov.au.

The services your Adviser is licensed to provide:

Robert and Future Life Plan Pty Ltd can help you with any of the following strategies:

- Financial goals
- Budgeting
- Saving money
- Managing debt
- Increase wealth
- Superannuation strategies
- Salary packaging
- Tax planning
- Retirement planning
- Personal insurance
- Redundancy
- Centrelink and aged care
- Estate planning considerations
- Tax (financial) advice

The products your Adviser is authorised to provide:

Robert and Future Life Plan Pty Ltd can help you with any of the following products:

- Deposit and Payment Products
 - Non-basic Deposit Products
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products (RSA)
- Securities
- Superannuation – All
- Margin Lending Facility
 - Standard Margin Lending Facility

Adviser Remuneration

Your Financial Adviser is employed and remunerated by Future Life Plan Pty Ltd and therefore does not receive remuneration directly for any fees generated for the advice recommended. Future Life Plan Pty Ltd receives all fees and commissions and has a commercial licensing arrangement in place with Ethical Planners Pty Ltd. Ethical Planners Pty Ltd does not receive any benefits related to any fees generated for the provision of this service.