



pinnacle

financial planning

PRIVACY DISCLOSURE

Pinnacle Financial Planning, Corporate Authorised Representative of Pinnacle FP Pty Ltd will collect personal information from you in order to prepare your financial plan, administer your investments, and provide you with services related to your investments and to discharge its obligations under the Corporations Act or other relevant legislation.

Protecting your privacy is very important to us. We have implemented this policy to ensure we comply with the Privacy Act 1988 (Cth).

The reason for creating this policy is in respect to the collection, use and management of your personal information and our approach to adhering to the Australian Privacy Principles.

What information is needed?

Information required includes but is not limited to:

- Tax file numbers
- Name, date of birth and occupation
- Superannuation/Investment details and balances
- Income sources and details of amount of income
- Current Loans
- Date of birth
- Employment
- Current risk insurance cover
- Personal health details (for insurance advice)

We collect this detail at our first and any consequent meetings or via email or telephone if a personal meeting is not possible.

If you do not have information we require, we may ask your permission to contact others (ie. Superannuation Fund, share broker) to obtain details. You would sign an Authority to Release Information, which is forwarded to the relevant company prior to receiving details.

Security of your information

We hold your personal information via a file held in locked cabinets in our secure office premises and in our Financial Planning Software, which is a third party storage supplier. This information can only be accessed by authorised Pinnacle staff or by the software provider for education purposes if required. Our software can be audited and monitored; our staff members are bound by a security agreement upon commencement of employment.

Will we disclose your information overseas?

Some of the entities we share information with may be based or have operations in other countries.

At this time we do not have any direct relationship with overseas entities.

If we do need to disclose your information overseas our commitment to safeguard your personal information is still valid and all reasonable steps to ensure these recipients abide with Australian Privacy Principles will be followed.

Why provide information to us?

Your information is needed for us to prepare a comprehensive financial plan to meet the needs and objectives you have come to us to work towards. Our software enables us to model scenarios and complete a detailed analysis and Advice document.

We may need to disclose your personal information to fund managers, contractors or third party service providers to whom we may outsource some services. We will provide personal information to establish investments on your behalf.

We may also gather health information about you and disclose it to insurers where necessary to organise insurance cover for you. If you do not provide us with your personal information we cannot prepare a financial plan, arrange insurance nor administer your investments.

We may also use your personal information to tell you about products and services available from various fund managers and other providers that we consider may be of interest to you. In order to do that, we may disclose your information to these third parties.

How to complain if you believe we or a contractor breach the Australian Privacy Principles or a binding registered APP code

We take privacy-related complaints seriously and as a commitment to you we will be open, honest and fair in dealing with any of your concerns in this area. If you believe there has been a potential breach of your privacy in any way, please contact our office as per the details below.

Our Compliance Manager will respond to your complaint within 5 days of receiving your concerns.

Concerns over providing information

Please speak to the staff member or financial planner handling your affairs or contact our privacy officer, Linda Meates on (03) 5820 9100 if you do not consent to us using or disclosing your personal information in these ways. It is important that you make contact in this regard because by appointing Pinnacle Financial Planning Pty. Ltd. as your financial planner, you will be taken to have consented to these uses and disclosures.

From 21 December 2001, in most cases, you can gain access to the personal information that Pinnacle Financial Planning, Corporate Authorised Representative of Pinnacle FP Pty Ltd holds about you. We aim to ensure that the personal information we retain about you is accurate, complete and up-to-date.

To assist us with this, please contact us if any of the details you have provided change.

If you wish to view the private information we hold about you, please contact our Shepparton office on:

Telephone: (03) 5820 9100

Email: pinnaclefp@pinnaclefp.com.au

Post: PO BOX 1068, Shepparton, Vic. 3632

If you have concerns about the completeness or accuracy of the information we have about you, we will take steps to correct it.