Good advice
for peace of mind

FPA
FINANCIAL PLANNING
ASSOCIATION
of Australia Limited

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Don't ask Dazza!
Ask a financial planner

"Be in control of your financial future"

The information in this booklet has been prepared without taking into account your individual circumstances and goals. See a professional financial planner for detailed and tailored advice. CERTIFIED FINANCIAL PLANNER™ is the peak designation for professional financial planners.

helping you find

We'll help you get advice

Good financial advice helps you make the most of what you have while you create a comfortable future for yourself and your family. It's based on your goals and dreams, and includes tax planning, investments and your financial security.

Good financial planning is also about providing you with the information and advice you need to move in the direction you want to take. It puts you in control of your financial future.

This booklet will help you find a professional financial planner, and know what to expect from your first meeting. You'll find time-saving tips on what to ask, and what to bring to your first planning meeting.

We've also included some real life examples to show you how much better off you could be with professional advice versus 'doing it yourself' (or asking someone like Dazza!).

Good advice brings peace of mind and financial security – you will have everything in place to protect what you have now, and create more in the future.

So don't ask Dazza, read this booklet now!

> When Super Choice came in I took the opportunity to consult a professional financial planner.
>
> I was with a super fund my company had chosen for me and when I knew I'd be able to have a choice of super funds (from 1 July 2005), I decided it was a good time to get a financial plan done – to have a look at my future and make sure everything was working to achieve my goals.
>
> As it happened, I stayed with the same super fund, because the fees are low and the returns are competitive. My financial planner showed me a better way to invest within the fund and explained how I could use co-contributions and salary sacrificing. He also helped me sort out my insurance. Making a plan at this stage in my life was a great move, because I'm getting married soon and I feel like I've taken control of my finances. I want to provide my family with a secure future.
>
> Greg, age 35

peace of mind

Do I need a financial planner?

No matter where you are now, professional financial advice can help

Let's say you are reading this because you're thinking about getting professional advice. That's a great start. Because the fact is that no matter what your personal circumstances are now, you probably have some dream of where you'd like to be in the future. Or you may be in the fortunate position of having some money to invest. There are many reasons why you might need professional advice:

- You're changing jobs or just want to review your options under Super Choice.
- You want to plan now for a comfortable retirement.
- You have an inheritance, redundancy or other lump sum to invest.
- You want to make sure your family is protected if something happens to you or your partner.
- You are planning to buy an investment property.
- You are single again after a long relationship, due to divorce or the death of your partner.
- You are starting your own business.
- You are planning a major life change, such as marriage or retirement or moving house.
- You want to make sure you leave something for your children or grandchildren.

Who doesn't need help?

If you are confident that you have an effective financial strategy in place, then you may not need professional advice. For example:

- If you want to deposit some money for a short period in a term deposit or cash management account, or another investment with a guaranteed return.
- If you just want someone to carry out a share transaction for you. In that case, the Australian Stock Market (ASX) can refer you to a qualified and licensed stockbroker. Call 1300 300 279 or visit the website **www.asx.com.au**
- The decision is yours, but if in doubt, it is wise to have the benefit of financial advice.

Real life example – Salary Sacrifice

At 45, Christine plans a comfortable future

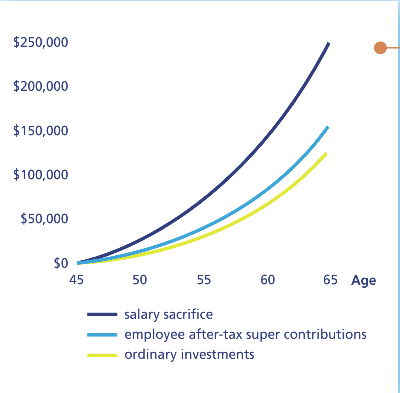
I decided on my 45th birthday that I'd make an appointment to see a financial planner. I want to make sure my savings will support my retirement – I know that with Australia's ageing population, I can't rely on the pension!

I recently received a pay rise, and combined with the Federal Government's tax cuts in the 2005/06 financial year, I wanted to make sure that my savings were tax-effective.

What my planner showed me was that by asking my employer to direct that extra money into my superannuation fund, I can have the same take-home pay as before, plus take advantage of the fact that super has a lower tax rate than other investments.

The compound interest over the 20 years until I retire makes me nearly $100,000 better off than if I'd stayed at the 9% superannuation paid by my employer.

Christine, age 45



This chart shows how someone like Christine could be better off – assuming she puts $3,000 a year into super after tax (or a salary sacrifice equivalent of $5,825.24 pre-tax salary.) If the savings were placed in a balanced asset allocation assuming growth of 7.13% overall per year after taxes and fees, the growth could be as shown on the graph.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

The basic steps to getting advice

Six easy steps to a financial plan

The six steps of the financial planning process are:

Gathering your financial data

A financial planner will need to gather as much information about your current financial situation as possible including details on your income, debt level and other commitments.

Identifying your goals

A financial planner will put your needs first so make sure you clearly define your needs and goals at the first meeting.

Identifying any financial issues

A financial planner will tell you if there are any deficiencies between where you are now financially and where you want to be.

Preparing your financial plan

This step involves your financial planner identifying recommended investments and will address your attitude to risk.

Implementing your financial plan

You will agree to take the plan, possibly with some adjustments, and when you are ready to go ahead your planner will show you how to put your plan into action.

Reviewing and revising your plan

For most people their financial plan is the start of a long term relationship with their financial planner. To ensure your plan stays up-to-date and relevant to the economic climate and your changing lifestyle and goals, it should be reviewed regularly.

How do I find a financial planner?

Many people are recommended to a financial planner through a friend or relative who has been happy with the service they have had. Others use planners employed by their bank or super fund. For a list of financial planners in your area check the Financial Planning Association of Australia (FPA) website on **www.fpa.asn.au** or call **1800 626 393.**

Even if your planner has been referred to you by a friend, make sure they are correctly licensed and are a member of the FPA. Before making your appointment, ask for the planner's Financial Services Guide (FSG). It will tell you whether your financial planner is licensed, who they work for, how they will charge you, the range of services they can offer you and their associations (if any) with investment companies, plus what to do if you have a complaint. Make sure you read this before your first meeting so that you can raise any questions.

Make sure you ask your planner for their FSG documents.

How much does financial advice cost?

There is no set amount that a financial planner will charge. It depends on how complex your situation is and the level of service that the financial planner provides. Some planners will charge you directly for their services; others may be reimbursed by their employers or by the providers of products that you may invest in. Many will not charge you at all for the first meeting. Check their Financial Services Guide (FSG) for details. Your financial planner will prepare a Statement of Advice which will detail all fees and charges payable to the planner, both from commissions and fees.

As a general rule fees can include:

- A flat dollar amount.
- An hourly rate; and/or
- Commission on the amount you invest.
- Some financial products have fees built in, and the payments may be passed on from these to the planner.
- You may be charged an initial fee for advice received and an ongoing fee per annum for additional planning each year.

Some financial planners only use one fee basis, but many use a combination of the above. Many financial planners also charge separately for the initial plan and for the ongoing work.

For example:

Initial advice

Initial advice	\$2,000 - \$4,000
Implementation	1% of assets invested.

Ongoing Advice

Trailing commission	0.6% - 1% (Usually paid out of investments).

This is an example only – the cost of advice varies according to the level of complexity of your situation, and the services offered. It may vary widely from the example given.

See page 11 for a list of questions to ask your financial planner.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

Preparing for your first meeting

Questions to think about

Take an active role in making your financial plan and you'll get maximum value from the experience. It may sound overly simple but you will need to know what it is you want from your plan! Before you meet with your financial planner, consider the questions below:

- What are your lifestyle goals?
- What insurance might you need?
- Are you a member of a superannuation fund?
- How much do you have to invest?
- Would you consider borrowing money to invest?
- What sort of return do you expect?
- Can you live with the risk of losing some of your money?
- What are your priorities?

What does my financial planner need to know about me?

Expect to tell your financial planner a range of personal information to help them get an accurate picture of exactly where you are now and what you want from financial planning. They have to understand your situation completely – so do not leave out any vital information. Financial planners will only use your information to help put together your plan.

- Your age.
- Income – now and what you expect to be earning in the future.
- How many dependants you have.
- Everyday expenses – how much it costs you to live now.
- Possible future expenses – having a family, education, travel, house renovations.
- How much tax you pay now (and/or owe).
- How much you have in assets (house, car, shares, valuables).
- How much you owe in loans (mortgage, personal loans, credit card debt).
- Amount you have invested in superannuation or other investments.
- Insurance – what are you covered for already, and how much would you receive in case of a claim?

Real life example – Insurance*

The value of advice on insurance: Meet James and Sarah

Like many Australians, James (33) and Sarah (32) are under-insured. They have two young children living at home and are paying off their home.

About James and Sarah

- James is 33 and earns $90,000 p.a. (plus superannuation guarantee contributions). He has accumulated $50,000 of superannuation. Within this fund he has additional Life and Total and Permanent Disablement insurance cover of $50,000.
- Sarah is 32 and works part time, earning $40,000 per annum (plus superannuation guarantee contributions). She has accumulated $20,000 of superannuation but has no insurance.
- They have a $250,000 mortgage, which will be repaid over the next 25 years (interest rate of 6.95%).
- After financing their mortgage repayments and cost of living, they are able to save approximately $5,000 p.a.
- They have two small children aged 4 and 2.

Unfortunately, like 60% of the 2.5 million Australian families with dependent children, the family would be able to live for less than a year on the current insurance should something happen to James or Sarah. It is recommended that they are insured for at least 10 times their annual combined salaries.*

Insurance aims to ensure that if something happens to you or your spouse, your house can be paid off, your children can be educated and as a family you can pay the bills and maintain the lifestyle you have been used to. It is a very affordable safeguard – a non-smoking office worker aged 30 and earning $50,000 can insure himself or herself to $500,000 at a premium of around 70c per day, or $4.75 per week.

*According to recent research commissioned by IFSA and undertaken by TNS and Rice Walker Actuaries.

Recommendation

The following table demonstrates the current level of insurance held, James and Sarah's total insurance need and the recommended cover.

This is the amount of cover they need to completely protect them. However, they may choose less cover. In addition, the level of cover they require is likely to reduce as they get older and pay off the mortgage.

James	Term[1]	Income protection per month[2]	TPD[3]	Trauma[4]
Current cover/ available assets	$100,000	$0	$100,000	$0
Total need	$2,058,297	$10,064	$1,541,045	$110,000
Recommended cover	$1,958,000	$5,625	$1,441,000	$110,000
Sarah	Term[1]	Income protection per month[2]	TPD[3]	Trauma[4]
Current cover/ available assets	$20,000	$0	$20,000	$0
Total need	$1,173,867	$4,635	$1,103,523	$110,000
Recommended cover	$1,154,000	$2,500	$1,084,000	$110,000

At the moment, if James was to die tomorrow, Sarah's income would not be enough for one year. They would probably need to sell the house and the family would experience a significant decrease in the standard of living.

*For case study assumptions, please see page 16.

Definitions:
1, 2, 3, 4 Please see page 16.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

Preparing for your first meeting

Commonly asked questions when making a plan

Below are some of the common questions people ask their financial planner:

Tax

- What is the most tax effective way for me to save?
- What is the most I can contribute to super, so that it is still tax effective?

Investments

- Should I be saving via superannuation, non-super, or should I pay off the house?
- How should I invest my savings? What proportion should I invest in shares, fixed interest, cash or property?
- How do I decide between Managed Investments and Direct Investments?
- Which fund managers are best for each type of investment?
- Is margin lending or gearing the right strategy for me?

Insurance

- What insurance do I need to protect my family? Death? Total and Permanent Disablement? Salary continuance? Trauma? Health?
- Should I organise this through my super, or outside super?

Retirement

- When should I start seriously planning for retirement income?
- How much do I need to live comfortably in retirement?
- How much should I be saving to make sure I have enough to retire on?
- I'd like to retire soon. What are the most tax-effective ways to take my money?
- Is there a better super fund than my current employer fund?
- How can I maximise my Centrelink entitlements?

Real life example – Superannuation*

The value of advice to a family: Meet Amy and David

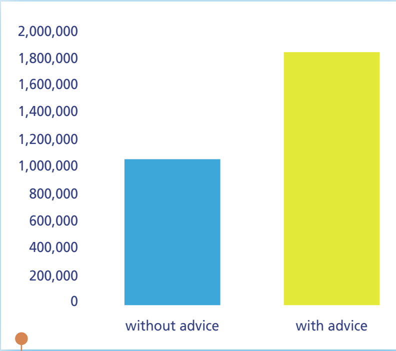
Amy and David want to build assets and save for retirement whilst raising their family.

About Amy and David

Amy aged 40 $25,000 p.a. salary
David aged 41 $80,000 p.a. salary

Assets

Cash	Joint	$10,000
Term deposit	Joint	$25,000
Superannuation	Joint	$65,000
Home	Joint	$450,000
Mortgage		$150,000
Net assets		**$400,000**



Graph illustrates outcomes in real terms after assumed inflation.

Without advice

- Current superannuation fund return 7% p.a.
- Term Deposit and bank accounts are maintained (bank account return is 0% and Term Deposit is 5%).
- Additional mortgage repayments are not made.
- Mortgage interest rate of 6.95% p.a.
- Cost of living rises by 2.5% and income increases by 4.5%.

With advice

- Recommended super fund with higher exposure to growth assets – assumed return of 9% p.a. plus additional super contributions.
- Establishment of an Offset Account[5]
- Use term deposit and cash to reduce home loan.
- Borrow to invest: portfolio of Australian Shares achieved a return of 11% p.a. (3% income and 50% franked).
- Tax free component of Post '83 super monies withdrawn to repay investment loan of $150,000 (at retirement).
- Insurance has been assumed to be established and covered from cost of living expenditure.
- Financial Advice Fee of $3,000 deducted from super fund. Implementation fee of 1% will be charged on all investments except cash accounts. Ongoing advice cost included in returns.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

*For case study assumptions, please see page 16.
Definitions: 5 Please see page 16.

Your financial plan

What will my financial plan contain?

If your financial planner gives you personal advice, they must give you a written Statement of Advice (SOA). This sets out:

- the advice they've given you
- the information on which it's based
- how they get paid (including any commissions), and
- any interests, associations or relationships that could influence them.

Personal advice is financial advice that takes into account your personal objectives, financial situation or needs. The information in an SOA should be presented clearly and concisely, with enough detail for you to make an informed decision about whether to act on the advice.

If your financial planner gives you general advice only, they do not have to give you an SOA. However, they must warn you that the advice has been prepared without taking into account your objectives, financial situation or needs.

What happens next?

Don't lose sight of the fact that it's your money and the final decision is always yours. You can ask for some changes to the plan if you want to, or you may decide not to go any further. It is completely up to you.

If you decide to go ahead your planner will discuss with you your next steps to put the plan into action. There may be some actions you need to take (for example in making extra super contributions you may need to discuss your options with your employer first).

Most people use the first plan as a starting point and change their plan from time to time, in line with changing goals and life stages – so your relationship with your planner may be a long one!

Ongoing services from your financial planner can include:

- Reviewing progress in achieving your financial goals, and revising strategies as required.
- Investment portfolio valuations and reviews.
- Information on new investment opportunities.
- Ongoing consultations as required.

What to ask your financial planner

Key questions to ask your financial planner before you start

Can I have a copy of your Financial Services Guide (FSG)?

You can expect to be given a FSG by an Australian Financial Services (AFS) licence holder or its authorised representative before you receive a financial service. The FSG explains the nature of financial services being offered, the fees charged and how the person providing the service deals with customer complaints.

If you are in doubt you can check if they are licensed on the ASIC website **www.fido.asic.gov.au**

What is your approach to financial planning?

Some financial planners specialise in certain types of planning – for example, retirement planning. So it's important to ask a few questions about their approach, and find a financial planner who is in tune with your lifestyle and wishes. Also ask if the financial planner will implement your plan themselves or refer you to others to do that.

How much do you typically charge?

Your planner should be able to give an estimate of possible costs based on the work you are asking for and your options for paying for advice. Your planner must by law let you know all costs to you, and all sources of potential income for them, from your financial plan. For example they may receive benefits from referring you to a particular investment.

Will I receive a written plan?

By law, if you proceed to get advice, your financial planner must provide a written Statement Of Advice. See page 10 for more detail on what it should contain.

How often will you review the plan, and what will it cost me?

Every plan needs reviews, so find out what your financial planner will charge you for on-going reviews of your plan, and how often they believe it should be done. As your goals and life changes in the future, so should your plan!

How do you resolve issues or disputes that arise?

Ask at the beginning what happens if you don't want to accept your financial planner's advice. Find out at what stage you become obliged to make payment, and what happens if you want to terminate their services at any time.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

Make sure your financial planner is a licensed professional

What credentials should my financial planner have?

- Your financial planner must be licensed by the Australian Securities and Investments Commission (ASIC) or be authorised to represent a licence holder.
- He or she will have met standards in terms of education, professional conduct, ongoing training, compliance and disclosure.
- They may be a member of a professional body, for example the Financial Planning Association of Australia (FPA).
- Your financial planner should be covered by professional indemnity insurance.

What is a CFP® practitioner?

A CERTIFIED FINANCIAL PLANNER™ holds the highest professional designation in financial planning, which is recognised worldwide. In Australia, only the Financial Planning Association is licensed to award CFP certification. Unlike an education qualification, the CFP certification is based on independently established standards designed to benefit the public.

To be certified, financial planners must meet requirements in the four 'Es': education, examination, experience and ethics. Once authorised, they must meet the FPA's renewal standards annually in order to continue to use the CFP mark.

Useful contact

www.fido.asic.gov.au

This is the ASIC investor and consumer website. You can check if a financial adviser is licensed, make sure an investment is legal, and you'll find lots of safety tips for your finances.

ASIC's Infoline: 1300 300 630.

A certified financial planner has the highest designation in financial planning.

About the Financial Planning Association of Australia (FPA)

The FPA is the peak professional association for financial planning in Australia. It has more than 12,000 members with about 9,000 practicing financial planners.

Members of the FPA commit to a code of ethics, rules of professional conduct and continuing professional development. The code of ethics specifies:

Integrity	members shall observe high standards of honesty and integrity in conducting their financial planning business and in the provision of financial planning services.
Objectivity	members shall disclose to the client any limitation on their ability to provide objective financial planning services.
Competence	members shall provide financial planning services and maintain the necessary knowledge and skill to continue to do so in those areas in which the member is engaged.
Fairness	members shall provide financial planning services in a manner that is fair and reasonable.
Diligence	members shall act with skill, care and diligence in the provision of financial planning services.
Professionalism	members shall ensure that their conduct does not bring discredit to the financial planning profession.
Confidentiality	members shall not disclose any confidential information without the specific consent of the provider of that information unless compelled to by law or as required to fulfill their legal obligations.
Compliance	members shall ensure their conduct complies with the FPA's constitution and regulations and professional standards.

Copies of the FPA Code of Ethics and Rules of Professional Conduct are available from the FPA.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

Real life example – Retirement*

The value of advice on retirement: Meet Tom and June

Tom, 59 and June, 55 are not far from retirement – in fact Tom plans to retire just after his 60th birthday. He has set a date of 10 June next year.

Tom and June want to trade in their cars for a shared 4WD and buy a caravan, as well as taking a holiday overseas. They would like a net income of around $40,000 per year.

About Tom and June

Tom aged 59	$60,000 p.a. salary
June aged 55	$34,000 p.a. salary

Investment Assets

Cash	Joint	$5,000
Direct shares	June	$25,000/$10,000 capital gain
Managed funds	Joint	$80,000/$8,000 capital gain
Superannuation	Tom	$430,000 pre + post
	June	$120,000 post
Leave entitlements	Tom	$32,500
Total		**$692,000**

Retirement Needs

Retire when Tom turns 60	10th June
Payout Mortgage	$20,000
Holiday overseas	$20,000
Replace cars with one 4WD	$15,000 after trade
Caravan	$20,000
Income required net of tax	$40,000 p.a.
Total required year[1]	**$115,000**

1. Case study data source: Mercer Manager Performance Analytics Software. The data is the average of the 10 year rolling returns (calculated monthly) from inception of the universe to 31 July 2005 for the median manager. The cash return was the annualised rate of return for the month of July 2005 for the median Cash Unit trust. It was rounded up.

*For case study assumptions, please see page 16.

Without advice

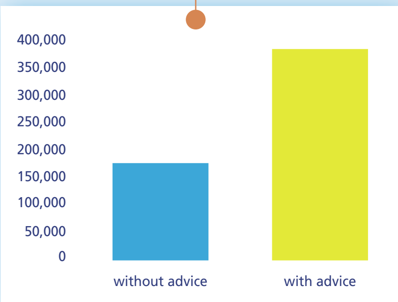
When Tom retires on 10 June, they will take all their super and Tom's leave entitlements as cash, plus cash in their managed funds, leaving the direct shares that June inherited (see their assets and needs on the left). After paying out the mortgage and purchasing the new 4WD and caravan, plus paying for their holiday, they will put the remainder in the bank to use as retirement income. **Their total assets to fund their retirement this way will be $569,337.**

With advice

The first advice Tom could take is to delay his retirement until 1 July – the tax paid on capital gains, super and leave entitlements from retiring on 10 June would be $48,424 but if Tom retires after 1 July this can be reduced to just $7,121 by withdrawing only tax concessional amounts from his super and leaving the balance in the fund.

Other advice, shown in the figures below, involves maximising super entitlements and minimising tax. Their financial planner has recommended a re-contribution strategy with allocated pensions and eventually a term allocated pension to increase their Age Pension eligibility. Excess cash is retained in a Cash Management Trust account.

The difference over 20 years? Without advice, Tom and June may have $176,355 left. With advice? $383,957.



Year 1

- Delay retirement until after 1st July and take leave entitlements.
- Take out tax concession limit from super.
- Sell June's share portfolio and half of the managed funds.
- Payout mortgage, plan for holiday, pay for car and caravan.
- Re-contribute to June's super.
- Create allocated pension for June.
- Use remainder of cash to fund Tom's share of living expenses.

Year 2 – 7

A number of strategies would continue to be implemented over the next five years.

- Sell remainder of managed funds and contribute to Tom's super.
- Create allocated pension for Tom.
- Review assets with regard to Age Pension for Tom. This may comprise commuting June's allocated pension back to super until she turns 65.
- Review assets with regard to Age Pension for June, creating a term allocated pension from her super.

For more information

or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**

Case study assumptions

James and Sarah

The value of advice on insurance – Page 7

- Approximately $1.2 million dollars of cover will be held within superannuation with the balance held outside superannuation, as this is generally more tax effective and less expensive, and monies can be distributed tax effectively to dependants.
- Salary Continuance (which is a tax-deductible insurance) is not offered through the superannuation fund.
- Trauma insurance is held personally and not through superannuation to ensure access to monies is not prevented by restrictions on accessing superannuation monies.
- The level of cover should be reviewed annually.
- Current cost of living will apply until retirement at age 65.
- No allowance for holidays and long service entitlements.
- In the event of an insurance claim, the spouse will continue to be employed.
- Individuals are of good health and in low risk occupations.
- Quotations are based on data provided by a large insurance company.

Amy and David

The value of advice to a family – Page 9

- Returns – Sourced from Mercers Performance Analytics; Median Returns for Retail Australian Share Market Trust, Conservative Superannuation & Balanced Growth superannuation funds for the ten years to 31st July 2005 (rounded down).
- Assumed returns have been based on historical outcomes. Future returns may be greater or less than those used in the illustrations.
- CPI 2.5% being the mid point of the Reserve Bank target range.
- Salary growth 4.5% being the average movement in Average Weekly Ordinary times earnings for the last 11 years to 30 June 2005.

Tom and June

The value of advice on retirement – Page 14

- Inflation at 2.5% per annum.
- Return on cash at 5% per annum.
- Return on allocated pension/term allocated pension 7% per annum.
- Return on direct shares 11% – 3% on income and 8% growth p.a. with 50% franking.
- Return on managed funds 8% – 3% on income and 5% growth p.a. with 20% franking.
- Age Pension figures as at 01 July 2005.
- Financial planning fees – initial fee of $3,000 includng GST plus 1% on entry to allocated pensions.
- Tax rates applicable to 2005/2006 financial year.
- Does not take into account any income tax due after retirement.

Definitions

1 Term assurance

A type of life insurance which provides a cash lump sum in the event of your death.

2 Income protection

Typically pays you a regular monthly income – up to 75% of your usual earnings – if you are off work due to sickness, injury or disability.

3 Total and Permanent Disablement (TPD)

Typically provides one large payment if you are declared totally and permanently disabled by your insurer.

4 Trauma assurance

Typically covers you by paying a one off amount in the event of a serious medical condition or procedure such as blindness, coma, heart attack or cancer.

5 Offset account

This is a separate savings account where the balance is offset daily against the loan amount. 'Notional' interest on your savings is offset against the interest payable on the loan.

TOP FIVE TIPS

1. Only deal with a licensed adviser who is a professional financial planner.

2. Choose a financial planner who you feel comfortable with and who has strong qualifications and experience – look for a CERTIFIED FINANCIAL PLANNER™

3. Don't hesitate to ask questions and if you don't understand, say so.

4. It's OK not to go ahead if you don't want to.

5. Keep all your paperwork.

Write your own notes here

Publication date: October 2005

Note: This booklet gives information of a general nature and is not intended to be relied on by readers as advice in any particular matter. You should consult a professional financial planner on how this information may apply to your own circumstances.

For more information or to find a financial planner visit the FPA website **www.fpa.asn.au** or call **1800 626 393.**