



AFSL & ACL No. 244565 | ABN 54 007 375 420

# FINANCIAL SERVICES GUIDE

## Important Document:

At Security National Financial Services (Security National) we aim to make you feel totally at ease with the services we offer. Our value proposition is peace of mind. Our Financial Services and Credit Guide (FSG), is designed to answer frequently asked questions and to assist you in deciding whether or not to use any of the services offered in the Guide. It provides you with information about:

- who we are and how we can be contacted
- the products and services we are authorised to provide you
- documents you may receive from your adviser
- financial services we are authorised to provide
- how we are remunerated
- the relationship between Security national and your adviser
- any potential conflicts of interest
- our internal and external complaints handling procedures
- the compensation arrangements we have in place
- privacy

## **Our contact details:**

### **Security National Financial Services Pty Ltd**

Address: Suite 4.02, Level 4, 448 St Kilda Road Melbourne VIC 3004

Postal Address: PO Box 6160 St Kilda Rd Melbourne VIC 3004

P. 03 9867 2511

F. 03 9867 4811

[www.secnat.com.au](http://www.secnat.com.au)

***This document and your adviser's profile give you information about your Australian Financial Services License and Credit License, your adviser and the services that we offer. It is a requirement that we hand you this document for your perusal prior to providing you with any of our financial services.***



## FREQUENTLY ASKED QUESTIONS

### Our Vision

In today's competitive environment, business relationships are founded on professionalism, integrity and exceptional client service. These are the principles upon which Security National is founded. In our dealings with clients, Security National and its Representatives are professional, trustworthy and provide excellence in service.

### Who are we?

Established in 1991, Security National is a privately owned company with no affiliations to life offices or fund managers. With experienced and professional advisers providing quality financial services, Security National is able to deliver solutions in a wide range of areas relevant to financial planning including the following:

- Financial Planning
- Superannuation & Retirement Planning
- Estate Planning (arrangement and referral)
- Risk Management
- Social Security
- Gearing Strategies
- Personal Portfolio Monitoring
- Tax Effective Strategies
- Personal Budget Planning
- Personal Wealth Creation
- Direct Investments
- Life Insurance Advice
- Facilitate share trading
- Salary Packaging Advice
- Redundancy Packaging
- Finance, Homes Loans, Car leases, Commercial loans

Security National is an Australian Financial Services Licensee and is authorised to provide financial services including the provision of advice on a range of financial products as detailed on page 4.

**We offer personalised ongoing services such as financial plan reviews, portfolio monitoring and client newsletters/seminars. Security National is distinguished by its commitment to personal service.** Whether you've previously received financial services advice or not, Security National can help you develop solutions tailored to your circumstances. Security National is a Principal member of the Financial Planning Association of Australia Limited.

Security National holds **Professional Indemnity Insurance** for the activities conducted under our AFS and Credit Licenses as required by the Corporations Act 2001 (Cth) and National Consumer Credit Protection Act 2009 with a Limit of Liability of \$2,500,000 each and every claim and in the aggregate. Life Insurance is included in the above policy. Representatives are liable to hold and retain cover should they cease to work for us, but this cover maintains run-off for past and present insured's (as long as the policy is current).

Key information is provided in answer to the following questions. If you need more information or clarification, please ask us.

Security National authorises the distribution of this Financial Services Guide (FSG).

## FREQUENTLY ASKED QUESTIONS

Questions you may have prior to receiving our services

### Q. Who is my Financial Adviser?

A. Your adviser is an authorised representative of Security National. All information about your adviser including name, authorisation, qualifications, experience and other details are contained in the adviser's profile attached at the end of this guide.

### Q. Who is responsible for the services I receive?

A. Security National is responsible for the services provided to you by our authorised representative, (or your adviser). Your adviser is a competent and experienced professional who will work with you to provide services including advice that is appropriate for your needs and circumstances. Your adviser will be acting on behalf of Security National when recommending solutions to suit your needs.

### Q. What is the purpose of this FSG?

A. This document gives you information about Security National. It also contains details of the services we offer, our remuneration arrangements and potential conflicts of interest. It also outlines what to do if you have a complaint about our services and how we protect your personal information.

It must be read in conjunction with your financial adviser's profile outlining their qualifications, experience, contact details, authorisations and specific remuneration arrangements. If you'd like more information or clarification, please don't hesitate to contact us.

When we initially meet with you, you will also be asked to fill out a Client Data Collection form which, along with comprehensive discussions with your adviser, will form the basis for the advice given to you. Not completing these forms may result in advice that may not be appropriate for you. Unless our adviser has full knowledge of your personal objectives, current financial situation, needs and other relevant information, his advice may be limited and not appropriate for your circumstances. This information will be kept strictly confidential.

Should we provide you with advice and services, you must also be provided with other documentation including Statements of Advice (SoA) or Product Disclosure Documents (PDS).

- A SoA is a record of our recommendations that outlines the scope and basis of our advice, including the information on which we've relied, and clearly details any fees, relationships or other relevant factors that may have influenced our advice. This will be prepared for you initially with our original advice and its basis. Any subsequent or further advice may be provided in other documents (an SoAA - Statement of Additional Advice or RoA - Record of Advice) or may be provided to you verbally depending on the circumstances.
- RoA (Record of Advice) will be provided where an SoA has already been given and additional related advice is required. This will take into account your relevant personal circumstances. You may receive this in written form or it will be kept on your file for seven years. Our practice is to send you a copy for your records. If there have been any *significant* changes to your circumstances or objectives we will need to prepare a new SoA or Statement of Additional Advice (SoAA) as appropriate. Please advise us of any changes you think necessary.
- A PDS is designed to assist you in making an informed decision about financial products. Should your adviser make a recommendation to you about a particular product or offer to arrange the issue of a product, you will receive a PDS. It contains details of "cooling-off" periods and remuneration details.

It is important to receive and fully understand your SoA/Additional Advice SoA and PDS before you commit to any recommendations made to you. If you have not been provided with these documents, please consult with your adviser, or alternatively please contact us and we shall endeavour to provide you with these documents.

## FREQUENTLY ASKED QUESTIONS

### Q. What financial services are available to me?

A. Security National holds an Australian Financial Services Licence that allows us to deal in and provide advice for a broad range of financial products (listed below). Our approved portfolio of products is sourced from a variety of institutions and is selected according to external research results, quality and value for money and most importantly, our clients' needs.

- Deposit and Payment products
- Derivatives limited to old law securities options, contracts and warrants.
- Government debentures, stocks and bonds
- Life products including Annuities, Life insurance, Term, Income Protection, Trauma, Death & Total and Permanent Disability products.
- Managed investment schemes including unit trusts, investment bonds, property trusts, growth funds, balanced funds, indexed funds.
- Retirement Savings Account products
- Securities (Shares)
- Superannuation products and Self Managed Superannuation

As we are not permitted to provide legal or specialist taxation advice nor advice in relation to general insurance products we may guide you to seek external advice to meet those needs and objectives. If we have arrangements in place with external parties whereby we pay or receive benefits as a result of receiving or making referrals this will be disclosed to you verbally and in the SoA/Additional Advice SoA provided to you or documentation retained on file in support of our advice. This is not an additional cost to you.

Your adviser may be authorised by Security National to provide only some of these services and act only in respect of some products. Their profile will set out the extent of their authorisations as well as their qualifications and experience.

### Q: How can I provide instructions to you?

A. You may specify how to deliver instructions to your adviser. For example you are able to give your adviser instructions by telephone, fax or other means.

### Q. What levels of ongoing service are available to me?

A. Depending on your requirements, Security National can provide different levels of service. This may range from advice on a particular product class only to the preparation of a comprehensive SoA. Your adviser will explain the available levels of service together with the associated risks and fee options to enable you to decide the type of service you require.

Based on your circumstances your adviser will recommend an appropriate level of ongoing service. You are able to tell your adviser how often you would like them to undertake a review of your financial situation. Security National recommends that reviews should be undertaken at least every 12 months.

### Q. Will the advice I receive be appropriate for my personal circumstances?

A. Yes. Before your adviser recommends any investment solutions they will need to understand your personal circumstances including your individual investment objectives, financial situation and needs. Of course, you have the right not to share this information with your Adviser. In this case they may not be able to advise you at all or, if they do, are required to warn you of the possible consequences of not having all your information (eg the scope of the advice will be limited and may not address all of your needs and circumstances). You should consider any warning provided within the SoA (or otherwise given) carefully.

FREQUENTLY ASKED QUESTIONS

**Q. What should I know about any risks associated with the solutions recommended?**

**A.** Your Adviser will explain any significant risks associated with recommended solutions, as well as the risks associated with not acting on the recommended solutions. If they don't, you should ask them to explain the risks to you. The SoA. Additional Statement of Advice and/or PDS provided will contain important information. Please be aware there are inherent risks associated with investing in financial markets.

**Q. What are the costs associated with the services?**

**A.** Security National has a flexible fee structure. The following types of remuneration (all explained below) may apply depending on the complexity of your financial requirements and our agreement with you. **Security National pays 100% of all fees and brokerage to advisers.** From this they pay fixed fees to us, which cover the services we must provide them as their licensee.

- 'Plan fee',
- 'Initial fees for service and/or initial establishment fees' and/or
- "Ongoing service fees and/or advice retainer".

All fees and charges will be discussed and disclosed to you prior to the commencement of any work and will be detailed in the SoA/SoAA or alternatively disclosed to you as appropriate and in accordance with current regulatory requirements. In addition to the information detailed in this FSG, specific details of the proportion of remuneration that Security National retains and that which is received by each authorised representative is contained in the individualised profiles for each adviser. Commissions no longer paid.

○ **Plan fee**

Any **Plan fee** charged is intended to cover the costs involved in preparation of a SoA or alternative advice documentation, including any credit assistance. Before we proceed to prepare a plan for you, any fee applicable will be explained to you. Hourly rates may be up to \$250 per hour (inclusive of GST) and the details of the fee levied by your adviser is explained in his profile also provided with this document.

○ **Initial fees for service and/or initial establishment fees**

This fee relates to the initial placement of financial, insurance or equities products and is paid to Security National by the product provider from funds you have invested. Alternatively it may be rebated back to you. If rebated we will invoice you for any additional amount charged by your adviser for the initial placement of your investments. See the profile for each adviser for further details.

By way of example, the upfront fee for investment type financial products can range between 0% and 6% depending on the product provider, For example, for an investment of \$10,000 in an equity fund paying 4% plus GST initial fee, the upfront fee would be \$440.

The upfront commission for risk insurance financial products can range between 82.5% and 121% depending on the product provider. So if a product has a premium of \$1000, an initial amount of \$1121 may be payable.

○ **Ongoing service fees i.e. "portfolio management and review fee" and/or retainer**

These are fees that remunerate us for providing personalised ongoing service to you including the conduct of reviews, seminars and portfolio monitoring. Please refer to the profile for your adviser to ascertain his/her preferred methods of remuneration. Options available again are either receipt of ongoing fees or rebate of brokerage and instead a payment of service fees via invoice.

Ongoing service fee or retainer is payable by the product provider from funds you have invested in. It is paid annually for as long as the investment or policy remains in force. For Investment type financial

## FREQUENTLY ASKED QUESTIONS

products, on-going fees may range between .025% and 5.% plus GST. For example on an investment of \$10,000 in an equity fund, paying 1.1% means \$110 per year.

For risk insurance products, on-going or trail brokerages may range between 5.5% and 33%, that is on a product with a premium of \$1000, an ongoing commission of up to \$330 may be payable.

Alternatively, you can elect to have ongoing brokerage rebated back to you and an annual service fee charged by Security National which is payable monthly or quarterly. If rebated we will invoice you for this service fee. Your adviser may charge up to 1.32% pa of the amount of funds you have invested. An example of a 1.32% ongoing service fee for funds invested of \$100,000 would be \$1,320 including GST. If a fee for service is charged it will be agreed between you and your adviser on an annual basis.

### Q. Are there any relationships that will influence your advice to me?

#### A. SNI Managed Account Service

We may receive a share of portfolio management fees from the SNI Managed Account Service as we sit on the investment committee and form part of the research function for this fund. The fees relate directly to individual portfolios and are not volume based. We will always ensure that our primary concern is the best interest of the client, and as such will only offer such product advice if it is in your best interest and appropriate. The Directors of SNFS are also Directors of SNI Managed Account Service. If we feel this service is in your best interest and we recommend it to you we will provide more detailed information about the relationship in your Statement of Advice Document.

#### Heritage Property Fund

We may receive a share of portfolio management fees from the Heritage Property Fund as we sit on the investment committee and form part of the research function for this fund. The fees relate directly to individual portfolios and are not volume based. We will always ensure that our primary concern is the best interest of the client, and as such will only offer such product advice if it is in your best interest and appropriate. The Directors of SNFS are also Directors of Heritage Property Fund. If we feel this product is in your best interest and we recommend it to you we will provide more detailed information about the relationship in your Statement of Advice Document.

Michael Ibbotson holds Victorian real estate agent license number 073338L, trading as **Bond Street Real Estate (BSRE)**. BSRE provides residential and commercial real estate services. BSRE may assist clients of Security National to buy and sell property and will be remunerated accordingly. BSRE may also represent Heritage Property Fund or any unlisted property funds. in the sale process of commercial property assets and will be remunerated accordingly.

Security National is neither owned nor controlled by any financial product provider and our advice will always be suitable and appropriate for your needs and circumstances. While we may receive brokerage and benefits from product providers (which will be disclosed in your SoA (or alternative advice documentation) we do not consider that any fund manager, bank or insurance company is currently in a position to influence our advice to you.

Some arrangements in place currently include the following. Note that further details and the values of these benefits will be disclosed in your SoAs (or alternative advice documentation) and detailed in our Alternative Remuneration Register:

- *Navigator, Colonial First State, IOOF- Share of Administration fees*  
We may receive a share of administration fees from Navigator, CFS and IOOF – an amount which comes out of the platform provider's management fee. These amounts are based on the amount of funds invested with Navigator, CFS or IOOF but is **not** volume based. It may be rebated to clients /or included in our percentage fee structure of Security National, but it must be disclosed. Your SoA will detail this information. This payment might be used to assist to pay for adviser training, research and IT costs.
- *Back office support*  
We receive back office support from Associated Advisory Practices, a product provider in the form of compliance services and technical support.
- *Sponsorship*

### FREQUENTLY ASKED QUESTIONS

Our authorised representatives and staff may also attend practice development days, technical days, economic briefings and site visits of which all may be sponsored by fund managers, platform providers or dealers.

- *Shareholdings*  
Both the licensee and authorised representatives may hold shares in product providers and/or products on our approved product list. Where this is the case it will be disclosed to you in the SoA or alternative advice documentation provided. Options in IOOF shares only.
- *Gifts and other benefits*  
Other benefits in the form of lunches, tickets to sporting events (i.e. golf, tennis days) may be received by authorised representatives and/or staff of Security National from time to time.

You are entitled to obtain information about our Alternative Forms of Remuneration. Security National Alternative Remuneration Register is publicly available for inspection on request. A copy of the Register is to be provided to you within 7 days of the request date. This Register outlines any alternative forms of remuneration which are paid and received by Security National or our authorized representatives. The Conflict of Interest Register identifies any potential for conflict of interest. Registers are maintained by fund managers, IDPS (or platform) providers, authorized representatives and Australian Financial Services Licensees.

#### **Q. What information is maintained in my file, and can I examine it?**

**A.** Your adviser will maintain a record of your personal profile for 7 years, including details of your objectives, financial situation, financial needs and any other information relating to your specific financial position. They will also maintain records of any recommendations they make.

#### **AML/CTF Act**

Under new Money-Laundering regulations, (AML/CTF Act 2006) steps must be taken by us to ascertain your identity and the identity of any beneficial owners of investments that you may make on their behalf. Please be aware that we will require a certified copy of your passport or drivers licence, OR a certified copy of your birth certificate and any current ATO or utility provider information (i.e. copy of electricity account). This will be required when you fill out your Data Collection Form.

#### **Q. Who can I talk to if I have a complaint about Security National's services?**

If you have a concern or complaint about our service or if your experience with us hasn't met your expectations – we'd like you to tell us so we can find a resolution and quell your concerns.

#### ***Our commitment to you***

We are committed to efficient and fair resolution of all complaints we receive. Any complaint will be treated with courtesy and respect and we will work quickly to investigate and resolve your concerns.

#### ***Fairness***

The process we follow to resolve complaints is designed to be fair to you and the individual or organisation against which the complaint is made. Wherever possible we will make sure your complaint is investigated by staff not involved in the subject matter of the complaint.

#### ***No Charges***

We will not charge a fee or any associated cost for lodgement of a complaint or to resolve a complaint.

**FREQUENTLY ASKED QUESTIONS**

**Our complaint resolution process**

- Receive & assess** When we receive a complaint we read or listen carefully. We may ask further questions to check we understand your concerns.
- Acknowledge** If we can't resolve your complaint within 2 business days we will write to you to acknowledge we have received it and let you know when we expect to provide you with a response.
- Investigate** We gather information about your complaint from relevant areas. We may need to contact you for more details or to clarify important points.
- We also investigate potential options available to resolve the complaint issues.
- Our Response** We review the information to work out a fair response to your complaint. We then write to you to confirm:-
- Our response to your complaint.
  - The key information upon which our response is based.
  - Any action we propose taking to resolve the complaint.
- Your review** Please read our response and tell us if you believe it to be fair, if you want to provide additional information or if would like to discuss it further.
- If you agree to our response and the action proposed we may ask you to confirm this in writing before proceeding.
- Or, you may disagree with our response – please let us know what you are not happy with so we can consider fully your position. If you provide us with any additional information to consider we will review this also.

**External review (if required)**

If you don't accept our response you can refer to Australian Financial Complaints Authority (AFCA) - an external dispute resolution scheme able to review your complaint. Their contact details are:-

Australian Financial Complaints Authority  
(AFCA)  
GPO Box 3,  
Melbourne VIC 3001  
Ph: 1800 931 678 Fax: 03 9613 6399

Please note that the Service will not consider complaints until we have had the opportunity to investigate and resolve your complaint directly with you.

If AFCA accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting you and us to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to an independent recommender for a non-binding determination.

**If you are not satisfied with our response**

Please tell us if you are not happy. That way we can work with you to resolve the complaint to your satisfaction.

**FREQUENTLY ASKED QUESTIONS**

**Privacy at Security National.**

Security National is committed to ensuring the privacy and security of your personal information in accordance with the principles of *The Privacy Amendment (Enhancing Privacy Protection) Act 2012* (Privacy Act). You have a general right to examine the relevant contents of your file and you should have been provided with our privacy statement (included in this FSG), which details our approach to privacy. Should you wish to examine your file just ask your Adviser and they will make all necessary arrangements to provide you with relevant information.

Our goal is to maintain your confidence when handling any personal information.

We aim to protect your information using electronic, physical and procedural measures. Our staff is trained to respect the information and to handle it appropriately.

We give you the option of opting out of receiving product information, marketing, newsletters or material unrelated to your investments. Please advise us. We also ask you to sign a clause in the documentation which will allow us to share information with but not restricted to:

- fund managers as necessary
- accountants or tax agents
- solicitors
- life offices as necessary
- doctors if providing life insurance
- any potential organisations wishing to acquire part or all of our business.

You are entitled to access the information a company holds about you. Contact your adviser to request information or ring Security National on 9867 2511.

Please see our website or contact us for an updated copy of our full Privacy Policy.

## Andrew Surman

### Authorised Representative Number 276365

#### What can I do for you as your adviser?

I am an Authorised Representative of Security National Financial Services Pty Ltd, (Security National AFS Licensee 244565). I am authorised by Security National to provide financial services on the full range of financial products permitted under its AFS licence as detailed in the main document (FSG).

#### My educational qualifications and experience

I have been a registered Financial Advisor since 2011 and have been in the industry since 2009. My experience includes being the Managing Director of Hayes Girling Financial from 2016 providing financial advice to individuals and businesses all over Australia. I am degree qualified with a Bachelor of Economics from the University of Adelaide and hold the Certified Financial Planner qualification. I specialise in wealth creation strategies, insurance, finance, superannuation and retirement planning.

#### How Security National and I are paid -

Please refer to the Financial Services Guide provided with this adviser profile document for details of the possible forms of remuneration that we may receive.

Security National initially receives all remuneration for the financial services I provide (i.e. all monies are payable to Security National). From that remuneration, Security National pays 100% to me and I then pay a monthly Licensee service fee. I also pay to Security National a quarterly fee to cover some of my operating costs. The details of the amounts retained by Security National will be confirmed in any Statement of Advice or alternative advice document provided to you.

For **insurance related remuneration**, please refer to the FSG for details of the remuneration received in the form of initial and ongoing brokerage.

For **investment recommendations** (i.e. non-insurance) my preferred remuneration methods are:

- **For initial advice – a plan fee and a fee for service;** and
- **For ongoing services** (if you choose to proceed with the advice) – a **portfolio management and review fee.**

This is subject to agreement with you. All fees and charges will be discussed and disclosed to you prior to the commencement of any work and will be detailed in the SoA/ Additional SoA or alternatively disclosed to you as is appropriate and in accordance with current regulatory requirements.

Any **Initial Fee for Service** payable is based on an hourly consultancy fee rate of \$330 per hour inclusive of GST. You may also be charged a **Plan (SoA) Preparation fee** at (\$220 per hour inclusive of GST) which can range between \$2,750 and \$20,000 depending on the complexity and the time spent.

So, for initial and ongoing services (for non-insurance related advice), I do not generally accept initial fee but rely on the ongoing portfolio fees as described above. I may, however, take an initial fee (as explained in the FSG) where a fund manager product pays an initial brokerage from their management fees. In most cases this is not an extra cost to you.

#### Other Benefits, Interests or Associations

Apart from the details confirmed in the FSG, specifically the following apply to me:

- *Sponsorship*

**FREQUENTLY ASKED QUESTIONS**

I, and my staff, may attend conferences, practice development days, technical days, economic briefings and site visits of which all may be sponsored by fund managers, platform providers or dealers. These benefits **do not** rely on volume based sales for qualification.

○ *Gifts and other benefits*

As an Authorised Representative, I may attend sporting events or cultural events i.e. golf, tennis opera etc of which all may be sponsored by fund managers, platform providers or dealers. These will all be noted in my Alternative Remuneration Register.

**How to find me**

My offices are situated at Unit 1b, 5 Kelletts Road, Rowville. If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 03 9212 8400.

*AS A PROFESSIONAL FINANCIAL SERVICES BUSINESS, WE ARE COMMITTED TO ACTING  
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*WE HAVE YOUR BEST INTERESTS AT HEART.*

## Catherine Jenkins

### Authorised Representative Number 1236397

#### What can I do for you as your adviser?

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#### My educational qualifications and experience

I have been a registered Financial Adviser since 2015 and a Certified Practising Accountant from 2001. My experience includes financial adviser roles including managing a financial advice team, as well as management and financial accounting roles in large corporates. I am degree qualified with a Bachelor of Commerce (Accounting/Finance) and have completed all ASIC adviser education requirements. I specialise in wealth creation strategies, insurance, finance, superannuation, aged care and retirement planning.

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*WE HAVE YOUR BEST INTERESTS AT HEART.*