

# Financial Services Guide (Part One)

21 December 2016

## About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you to decide whether to use our services as set out in this FSG. It comes in two parts. This is Part One. Part One contains information about the financial planning and advisory services that Total Financial Solutions Australia Limited (TFSA) provides. It also describes how we and your Adviser are paid and what you can do if you are unhappy with our services.

It should be read in conjunction with Part Two which contains information about your individual Adviser and the services that they can provide to you. If you do not receive Part Two with this document, please ask your Adviser to provide it to you or contact us.

## About Total Financial Solutions

### Who is TFSA?

Total Financial Solutions Australia Limited (TFSA) was established in 2010 and has a network of over 80 financial planners in over 50 practices across Australia, providing financial services to around 50,000 Australians. TFSA has the experience, knowledge and resources to help manage and grow your wealth.

Unlike most financial planning companies, we are not obligated to any financial institution, bank or insurance company. We are free to recommend products that we feel best suit our clients' needs.

We offer personal advice for each client who is treated as a valuable customer.

TFSA is a member of the Association of Financial Advisers (AFA). As a member of this organisation, we are committed to operating in accordance with their Code of Ethics and Rules of Professional Conduct.

Total Financial Solutions Australia Limited holds an Australian Financial Services Licence Number 224954. TFSA and TFSA's operating company, TFS Operations Pty Ltd, are wholly owned subsidiaries of Countplus FS Holdings Pty Ltd (Countplus Holdings). The eventual parent entity is Countplus Ltd. All entities are domiciled in Australia.

### Who is your Adviser?

Your Adviser is the person named in Part Two of this FSG.

TFSA has appointed your Adviser as its Authorised Representative to provide financial advice and services to you. TFSA is responsible for the services that your Adviser provides.

Both TFSA and your Adviser act for you when providing financial advice and recommending financial products.

### Total Financial Solutions Australia Limited

ABN: 94 003 771 579

Level 11, 309 George St, Sydney NSW 2000

Free call: 1800 655 331 Phone: +61 2 8297 1600 Fax: +61 2 8297 1699 Email: [info@tfsa.com.au](mailto:info@tfsa.com.au)

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



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## About Our Services

### What financial services can we offer?

We hold an Australian Financial Services Licence that authorises us to provide advice and deal in the following products:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (including life risk insurance and investment life insurance products)
- Managed investment schemes (including investor directed portfolio services)
- Retirement savings accounts
- Securities
- Standard margin loans
- Superannuation

### How will we prepare and provide you with suitable financial advice?

We have a 7 step process for providing you with financial advice that is appropriate for your personal circumstances:

1. **Meet with you for an initial consultation.** During this meeting we will make enquiries about your expectations, provide you with full details of the services we are authorised to provide, identify if we are not able to deliver services to you and inform you of our pricing policy.
2. **Collect all the information needed from you.** We call this fact finding. This involves asking questions about your personal circumstances including helping you to determine your attitude towards risk (where appropriate). You are not required to provide any information to us if you do not wish to do so. However, if you do not, the advice we provide may not be appropriate for you.
3. **Help you identify your goals and current financial position.** This includes detailing constraints which may affect our advice to you.
4. **Consider appropriate financial strategies and issues.** We may analyse and review your wealth accumulation, retirement, pension, taxation, social security and estate planning requirements. We may also review your existing investment, superannuation or insurance products. We will develop recommendations and deliver these to you in a Statement of Advice.
5. **Discuss the recommendations with you.** We will help you to understand our recommendations and seek your approval to implement the recommendations that you wish to proceed with.
6. **Implement the agreed recommendations.** We will assist in the completion of the required application forms.
7. **Review** your objectives, financial situation and needs, if this service has been agreed to with your adviser.

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**What documents  
might you receive?**

**Statement of Advice (SoA)**

If we provide you with advice about your personal financial circumstances, we will normally give you a SoA. This will confirm the advice we have given and is designed to assist you to decide whether to act on our recommendations. The SoA will also explain our fees for giving the advice and arranging the financial products that we have recommended. You can request a copy of the SoA up to 7 years after the Adviser originally gave you the advice.

**Record of Advice (RoA)**

On an ongoing basis, a RoA will may be provided instead of a SoA if there has been no significant changes in your personal circumstances or, the basis of the advice has not significantly changed since your last SoA was provided. You have the right to request a copy of the RoA from your Adviser at any time.

**Fee Disclosure Statement (FDS)**

If you have entered into an ongoing fee arrangement with your Adviser for a period of more than 12 months, you will also receive a Fee Disclosure Statement (FDS) on an annual basis. The FDS will contain details for the previous 12 month period of the services you were entitled to receive, the services you actually received and the fees which were paid.

**Product Disclosure Statement (PDS)**

If we recommend or arrange for the issue of a financial product (other than securities), we will provide you with a PDS containing information about the product, such as its features and risks.

**How can you provide  
instructions?**

We prefer you to provide your instructions to your Adviser in writing. However, if the matter is urgent you may provide instructions by telephone and confirm them in writing.

**What information  
will we keep about  
you and can you  
access it?**

Your privacy is important to TFSA. We use the information you provide to advise you about your financial circumstances, goals and strategies. We only provide your information to the product providers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you would like to examine your file, we will make arrangements for you to do so, advising you of the costs (if any).

To learn more about the collection and use of your personal information by TFSA (for marketing and other purposes), see our Privacy Policy Statement available at [www.tfsa.com.au](http://www.tfsa.com.au).

In addition, as a financial services provider, TFSA has an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licences. We will also retain copies of this information.

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Your personal information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

## Remuneration

### How are we paid and remunerated?

Your Adviser and TFSA will be remunerated for the financial services we provide to you through any of the methods or a combination of the methods detailed below:

1. A fee for the initial and/or ongoing services provide to you. These may be charged directly to you, or deducted from a product.
2. Other remuneration and benefits paid directly by the product providers whose products we recommend; and/or
3. A small share of the fees charged by the platform that administers your investments.

Your Adviser will discuss and agree their pricing policy, remuneration methodology and payment expectations with you before you accept their recommendations. The remuneration will be fully set out in your SoA.

#### **Fee for Service**

Your Adviser may charge a fee or hourly rate for services provided to you. This will be agreed with you and your Adviser before the services are provided.

#### **Other Remuneration and Benefits**

On 1 July 2013 the "Future of Financial Advice" legislation (FOFA) came into effect. FOFA prohibits TFSA and its Advisers from accepting "conflicted remuneration", subject to certain exceptions.

Under FOFA, "conflicted remuneration" is any benefit, monetary or non-monetary, that could reasonably be expected to influence the choice of financial product recommended or the financial product advice. This includes commissions, bonuses and rebates, and most volume-based benefits. There are some exceptions including remuneration for retail life insurance products.

Under the new legislation, TFSA and your adviser may continue to accept conflicted remuneration for arrangements that were in place before 1 July 2013 and to add new clients to these existing arrangements up until 30 June 2014.

TFSA or your adviser may continue to receive benefits outlined below where arrangements were entered into prior to 1 July 2013.

When we arrange an investment or insurance solution for you, we may receive remuneration from the product provider. The amount varies depending on the type of product. TFSA retains between 1-10% of the remuneration and the rest is paid to your Adviser.

#### **Investment Products**

For investment products an adviser may agree an initial fee with you of up to 5.5% (GST inclusive) of your initial investment. If this pricing methodology is applied to you, the initial fee will be deducted from your investment. Where an asset based service fee is agreed, your adviser may charge an agreed dollar amount or a fee defined as a percentage of your funds under advice, to be debited from your investments on an ongoing basis.

*Example: If your Adviser recommends an investment of \$10,000 with initial remuneration of 4.4% (GST inclusive) and ongoing remuneration of 0.55% per annum (GST inclusive), TFSA*

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*will receive \$440 as an initial payment, of which between 90-100%, will be passed on to your Adviser. Also, TFSA will receive ongoing payments of \$55 per annum, of which between 90-100%, will be passed on to your Adviser (assuming the investment remains at the same amount). Your Adviser will specifically ask you to agree to pay these fees before they are charged.*

### **Insurance Products**

For life insurance, our remuneration is included in the amount you pay for the insurance. We may receive between 0-124% (including GST) of the initial annual premium and ongoing remuneration of between 0-33% p.a. (including GST) of the annual premium.

*Example: If your Adviser recommends an insurance product and the annual premium is \$400 per annum, TFSA may receive an initial payment of up to \$496, of which between 90-100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of up to \$132 per annum, of which between 90-100%, will be passed on to your Adviser (assuming the premium remains the same).*

### **Other Benefits**

Your adviser may receive alternative forms of remuneration from time to time. Non-monetary benefits received by your adviser from \$100 to \$300 in value will be recorded by TFSA in a register. Non-monetary benefits worth more than \$300 may be considered “conflicted remuneration” under FOFA unless they are covered by an exception e.g. for education and training.

TFSA and your Adviser believe a client’s interests should be placed first and your Adviser will always act and provide advice which is in your best interests.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or Adviser. The information will be made available to you within seven days of your request.

*If our remuneration differs in any way from the arrangements set out above, further information will be provided in Part Two of this FSG and full details of all remuneration will be provided in the SoA issued to you by your Adviser.*

### **Referral fees**

If a third party refers you to your Adviser, the referrer may receive a referral fee, rebate or non-monetary benefit. Similarly your Adviser may receive benefits if they refer you onto another party.

This is not an additional cost to you. All referral relationships and payments will be disclosed in Part Two of this FSG and/or the Statement of Advice.

### **Administration Fees**

TFS Operations Pty Ltd distributes the Dominion Superannuation Master Trust and Dominion Portfolio Service investment administration platforms on behalf of Oasis Asset Management Pty Ltd (Oasis).

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If your Adviser recommends that you use the Dominion platform to administer your investments, Oasis will pay an approximate amount up to 41% of the member fees and up to 67% of the administration fees that you pay for the administration service to TFS Operations Pty Ltd. TFS Operations Pty Ltd will also receive half of any bonus payment that Oasis receives from fund managers (which are based on the amount placed with the fund managers by TFSA's authorised representatives). These amounts are paid by Oasis and do not represent an additional cost to you.

Your adviser receives 21%, Oasis receives 7% and TFS Operations Pty Ltd receives 5% in remuneration for any life insurance premium that you pay through the Oasis platforms. This will be paid by the insurer.

TFS Operations Pty Ltd also distributes the TotalView SuperWrap and TotalView Wrap administration platforms on behalf of BT Financial Group. If your Adviser recommends that you use the TotalView platform to administer your investments, BT Financial Group will pay

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TFS Operations Pty Ltd up to 56% of the administration fees that you pay for the administration service. These amounts are paid by BT and do not represent an additional cost to you.

TFS Operations Pty Ltd also distributes the BT SuperWrap and BT Wrap administration platforms on behalf of BT Financial Group. If your Adviser recommends that you use the BT SuperWrap and BT Wrap platforms to administer your investments, BT Financial Group will pay TFS Operations Pty Ltd up to 27.5% of the administration fees that you pay for the administration service. These amounts are paid by BT and do not represent an additional cost to you.

TFS Operations Pty Ltd also distributes the Privilege Portfolio administration platforms on behalf of HUB24 Custodial Services Limited. If your Adviser recommends that you use the Privilege Portfolio administration platforms, HUB24 Custodial Services Limited will pay an approximate amount up to 51% of the administration fee that you pay for administration services to TFS Operations Pty Ltd. Countplus Holdings will also receive up to 0.77% of the Funds Under Advice under Privilege Portfolios as an investment management fee.

If your Adviser recommends that you use the Navigator Personal Retirement Plan or Navigator Personal Investment Plan platform to administer your investments, TFS Operations Pty Ltd (TFS Operations) may receive up to 0.2% of the initial investment. These amounts are paid to TFS Operations by MLC and do not represent an additional cost to you.

The ongoing advice fee structure, your adviser uses is disclosed in Part 2 of the FSG and in any advice documents provided to you by your Adviser.

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## Compensation Arrangements

### How can you be compensated?

TFSA confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended) with respect to our authorisations and obligations under our Australian Financial Services Licence.

This insurance will continue to provide such coverage for any authorised representative or employee who has ceased work with TFSA for a minimum of 7 years from the date of ceasing the relationship.

## Complaints

### What should you do if you have a complaint?

If you have any complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

1. Contact your Adviser and provide details of your complaint.
2. If your complaint is not satisfactorily resolved with your adviser within five business days, you may contact TFSA's Complaints Manager using the contact details on the front cover of Part One of this FSG.
3. If we are unable to resolve your complaint to your satisfaction within 45 days, you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS), an independent external dispute resolution scheme of which TFSA is a member. FOS's services are available to you free of charge.

The contact details for FOS are:

**Financial Ombudsman Service Limited**

GPO Box 3

Melbourne VIC 3001

Phone: 1300 780 808

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# Financial Services Guide (Part Two)

31 August 2016

## Your Adviser

### Special Risk Managers Pty Ltd

Authorised Representative No. 302584

Special Risk Managers Pty Ltd is a Corporate Authorised Representative of Total Financial Solutions Australia Limited (TFSA). Our firm's advisers, listed below, can provide the financial services set out in this guide in their capacity as Authorised Representatives of TFSA, AFS License No 224954.

#### How to find us:

Our office is located at:  
Level 7, 48 Hunter Street  
SYDNEY NSW 2000

#### Our contact details:

Phone: 1300 665 356 | 02 9222 1234  
Fax: 02 9222 1423  
Email: [info@specialriskmanagers.com.au](mailto:info@specialriskmanagers.com.au)  
Web: [www.specialriskmanagers.com.au](http://www.specialriskmanagers.com.au)

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### Ian Satill

#### Authorised Representative No. 239483

Ian is a director of Special Risk Managers Pty Ltd and receives a salary and is eligible to receive annual dividends from Special Risk Managers Pty Ltd.

#### Education, qualifications and experience

- 34 years' experience in financial planning
- Diploma of Financial Services (Financial Planning)  
Pinnacle Financial Services Academy, 2012
- Self-Managed Superannuation Funds, Kaplan Professional 2007

#### Membership

- Association of Financial Advisers (AFA)
- Million Dollar Round Table (MDRT).

#### The products Ian can advise you on:

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government Bonds
- Self-Managed Superannuation Funds
- Securities
- Margin Lending

#### The services Ian can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Gearing
- Portfolio and Insurance Reviews

How to contact Ian: [ian@specialriskmanagers.com.au](mailto:ian@specialriskmanagers.com.au)

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**Alex Chiem    Authorised Representative No. 353869**

Alex is an employee of Special Risk Managers Pty Ltd and receives a salary.

**Education, qualifications and experience**

- 7years' experience in financial planning
- Diploma of Financial Services (Financial Planning) Kaplan, 2009
- Certificate IV in Financial Services Australian Business Skills, 2008
- Certificate III in Customer Contact Australian Business Skills, 2007

**The products Alex can advise you on:**

- Life Insurance
- Superannuation
- Basic Deposit Products

**The services Alex can provide:**

- Life Insurance

How to contact Alex: alex@coveraustralia.com.au

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**Brent Satill    Authorised Representative No. 470500**

Brent is an employee of Special Risk Managers Pty Ltd and receives a salary.

**Education, qualifications and experience**

- 3 years' experience in the financial services industry
- Diploma of Financial Planning
- Monarch Institute, 2014
- BCom (Finance & International Business) and BEc (Economic History) University of New South Wales, 2012

**Membership**

- Association of Financial Advisers (AFA)

**The products Brent can advise you on:**

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government Bonds
- Self-Managed Superannuation Funds
- Securities

**The Services Brent can provide:**

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews

How to contact Brent: brent@specialriskmanagers.com.au

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## Remuneration

### Advice Preparation and Implementation Fee

Prior to the provision of personal advice, we will agree upon a preferred payment option for both parties. Below is a summary of the available payment options that can be combined to pay for our services.

Our payment options include:

#### Service Based Charging

The fee for the preparation and implementation of our advice is calculated based upon a fixed price agreement. This fixed dollar amount will vary based upon the complexity of advice being provided and agreed upon prior to commencement. In respect of insurance business, no fee will be charged if our recommendations are implemented as we are remunerated by the product provider. Please refer to Schedule 2 under 'Asset Based Charging' for an outline.

#### Asset Based Charging

The fee for the preparation and implementation of our advice is calculated as a percentage of the dollar amount invested or premium amount paid. Our minimum fee for this is \$1,650 (incl GST) and the maximum fee is calculated based upon fee Schedules 1 and/or 2 below.

### Ongoing Service Fees

#### Schedule 1 (Investments)

Maximum initial fee	Investment amount	Average portfolio charge
4.40%	first \$50,000	\$2,200 on \$50,000
2.75%	next \$50,000	\$3,575 on \$100,000
2.20%	next \$100,000	\$5,775 on \$200,000
1.65%	next \$100,000	\$7,425 on \$300,000
1.10%	next \$700,000	\$15,125 on \$1 million
0.55%	over \$1 million	Up to a maximum of \$20,000

#### Schedule 2 (Retail insurance)

Remuneration Structure	Upfront Amount	Ongoing Amount
Level	Up to 33%	Up to 33%
Hybrid	Up to 85%	Up to 25%
Upfront	Up to 124%	Up to 18%
Stepped	Up to 95%	Up to 20%

The ongoing fee for advice in relation to Group Insurance products is subject to a maximum fee of 30% of premium p.a. If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

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**Ongoing service Fees**

Our ongoing advice fees vary depending on the scope and complexity and range from a minimum fee of \$1,650 per annum up to 1.5% of your investment portfolio. For example:

Portfolio Value	Maximum Review Fee	Fee Payable
\$250,000	1.5%	\$3,750 p.a.

The exact cost of the ongoing review service will depend on the review offering we recommend and this will be disclosed within the advice document we provide to you. Where an ongoing fee is charged, you will also be provided with a Fee Disclosure Statement (FDS) on an annual basis. This will outline the fees you have been charged as well as the qualifying services offered and received under the terms of the ongoing fee arrangement.

Should you require any service in relation to a policy of insurance that was not arranged by us, an additional fee may be charged. These fees are as follows:

- For advice we may charge up to \$660 per hour
- For claims management we may charge a fee based on a percentage of the claim. This percentage will be 10% of the first \$100,000 with a minimum of \$5,000 and 2.5% of the balance.

**Non-Advisory Implementation Fees**

**Managed Funds**

A fee of up to \$150 per investment transaction (excluding any non-rebateable component of fund manager fees) may be applied, plus any applicable ongoing remuneration paid by the product provider.

**Share Transactions**

A fee of 1.5% (includes both adviser and broker charges) of the amount to be invested will be applied, subject to a minimum of \$150.

**Wealth Protection**

A fee of up to 124% of first year's premium may be applied, plus any applicable ongoing remuneration paid by the product provider.

**Referrals**

If you were referred to Special Risk Managers Pty Ltd by any third party we may pay the person who referred you a referral fee of up to 40% (incl GST) of the fees we charge or any remuneration that we receive.

Special Risk Managers Pty Ltd may refer you to Pacific Eastcoast for the purpose of exploring direct property opportunities. Special Risk Managers Pty Ltd are not authorised to provide any advice on direct property investment. Special Risk Managers Pty Ltd will receive an amount of 2.5% (plus GST) of the contract price of a property purchased by you as the client referred to Pacific Eastcoast less 20% of that amount, which is retained by TFSA as the licensee. Your adviser will disclose the exact amount in any personal advice document you receive.

The specific referral arrangements and payments applicable to your referral will be set out clearly in the Statement of Advice.

**Relationships and associations**

Ian Satill and Special Risk Managers Pty Ltd may be entitled to acquire shares in TFSA's ultimate parent company, Countplus Limited.

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