

# FINANCIAL SERVICES GUIDE AND ADVISER PROFILE

Version BG1.02

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The FinancialLink Group Pty Ltd

ABN: 12 055 622 967

Australian Financial Services Licensee No: 240938

Is part of the Beacon Financial Group Pty Ltd (Beacon)

Head Office: Level 13, 111 Elizabeth Street

Sydney NSW 2000

Phone: 1300 133 511

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Website: [www.beacongroun.com.au](http://www.beacongroun.com.au)

HELPING EVERYDAY AUSTRALIANS TO CREATE AND PROTECT WEALTH



## PART 1 – FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is issued by **The FinancialLink Group Pty Ltd** ABN 12 055 622 967 AFSL 240938, referred to as **TFLG**, “we”, “us”, and “our”. There are two parts to this FSG. Please make sure that you read both parts before making any decision based on our advice. This document is Part one and Part two is the Adviser’s Profile, which includes information about your financial adviser (“adviser”), who is one of our Authorised Representatives. Any reference to adviser includes the adviser’s company if the adviser is part of a company. If the adviser’s profile is not attached please ask the adviser for this profile or contact TFLG Head Office whose contact details are in the next section. Your adviser is authorised by us to distribute this FSG.

### What is a Financial Services Guide (FSG)

The Financial Services Guide (FSG) is an important document that is designed to help you decide whether to use the financial services offered. The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered and it provides you with the following information:

- About us;
- What kinds of financial services we are authorised to provide to you;
- The process we follow to provide financial services;
- How we, our Authorised Representatives (and any other relevant persons) are remunerated;
- Are there any of our associations or relationships that might influence the financial services we offer?
- How we collect, use and disclose the information you provide to us
- Our complaints handling procedures and external dispute resolution procedures including how you can access them.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means that a person, or entity, is authorised to represent a business that holds an Australian Financial Services (AFS) licence. **TFLG** is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers throughout this document we are describing them as Adviser(s) or Your Adviser(s).

### About Us

TFLG is part of the Beacon Financial Group. Beacon is the financial service arm of the Linchpin Capital Group Pty Ltd ABN 58 150 975 116 and is experienced in managing AFSL Licenses issued by the Australian Securities and Investments Commission (ASIC).

From the outset, our key objective is to assist our Authorised Representatives navigate their way from the past into the future. Beacon therefore does not represent a generic solution, our focus is on the individual practice and working with each Principal, tailoring a customised solution in direct response to their needs. Beacon offers the core services common to most financial service groups, however our differentiation lies in providing a quality service that is appropriate, and in your best interest in your unique circumstances.

Our size and non-alignment with institutions allows us to be innovative and flexible in the market. We seek to proactively identify early market trends and have products and services ready to meet the market, when it arrives.

Our compliance culture is rigid, but practical. We attempt to be commercial regarding compliance, adhering to rigid rules, but guiding and working with our advisers and practices in managing, implementation and responding to industry and market change.

## What kinds of Financial services we are authorised to provide to you and what kinds of Financial products do these services relate to ?

TFLG is authorised to provide product advice on and to deal in the following strategies and classes of products:

### Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

### Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

**Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile (Part 3 of this FSG) which sets out those areas your Adviser is authorised to provide you with advice and recommendations.**

Please note that only products approved by **TFLG** may be recommended by the adviser.

If you hold a specific product which is under a class of product covered by the TFLG licensee, your adviser may

review and advise you on this product even though it is not on our APL. However, your Adviser will not be able to deal in, write or arrange further business on this product if it is not on our:

- APL;
- is part of any arrangement where your financial adviser can make changes to your portfolio before obtaining your consent unless they are specifically authorised to do so; or
- is a product on which they are not authorised to provide personal advice. The Adviser Profile (Part two of this FSG) outlines the classes of financial products on which they can provide advice.

Your adviser may also conduct separate business activities such as accounting, mortgage advice and other services not provided under our licence. We are only responsible for the financial products and services described in this FSG and on our APL. From 1 July 2014, new regulation requires your financial adviser to declare whether they are a registered (tax) adviser and the tax (financial) advice service they are authorised to provide.

## The process we follow to provide financial services

Your adviser acts as our Authorised Representative when providing personal advice to you and therefore we are responsible for any advice given. Your adviser is under an obligation to act in your best interests in relation to any personal advice provided to you (known as the 'best interest duty').

Your adviser is authorised by us to give you personal advice, but in order for them to do so, you need to provide them with information about your needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

## Providing your adviser with instructions on how to buy or sell financial products.

You may specify how you would like to give your adviser instructions, for example, in writing, by telephone, fax or other means. However, in some instances your adviser will require your instructions to be in writing. For your own protection, you should not:

- sign any blank forms or documents
- appoint any financial adviser to act as your attorney or authorised signatory
- nominate any financial adviser to receive your statements without you also receiving a copy, or
- give your adviser unclear or misleading instructions or false information.

Other documents that you may receive in addition to the FSG and Adviser Profile, your financial adviser may provide you with the following documents:

- A Statement of Advice (SoA) or Record of Advice (RoA). Before your adviser provides you with any personal financial product advice (personal advice), they will collect information about you, your objectives, financial situation and needs. The SoA will set out the advice and the basis upon which it is given. You may then decide whether or not to act on it. It will also set out information about our remuneration and your adviser's remuneration and disclose any associations or relationships which might reasonably be expected to influence them when providing the advice. Any subsequent personal advice that is provided to you may, if it is in relation that has already been provided to you, be documented in an ROA, provided there has not been a significant change in your personal circumstances or the basis upon which the initial advice was provided. Copies of all advice documents will be retained on your client file and you may request a copy by contacting your adviser.
- A Product Disclosure Statement (PDS). If a particular financial product (other than securities) is recommended by your adviser you must also be provided with a PDS issued by the product issuer. The PDS contains information about the benefits, risks and other features of the product, which will enable you to make an informed decision about whether to purchase the product.

## How we, our advisers (and other relevant persons) are remunerated

Both we, and your adviser receive remuneration from:

- service and advice fees paid by you;
- Remuneration and other payments paid by product providers;
- other benefits.

All Fees and Remunerations must be paid to us, the Financial Services Licensee. We will then forward on to your adviser their share of the fee or remuneration.

No Fee or Remuneration is allowed to be paid to your Adviser directly or by way of direct debt to your adviser's account.

### Service and advice fees paid by you

Your adviser will discuss and explain our fee structure with you before we provide you with any financial advisory services. The types of fees you can be charged are listed below. Also, you may be charged a combination, or part of, any of these fees:

- Fee for advice - your adviser may charge fees for the preparation and implementation of the advice. These

fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare personal financial advice for you.

- Ongoing advice fee - your adviser may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be either a set amount, or based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio, e.g. an hourly rate. Your adviser will discuss these fees with you prior to giving you the advice.
- **General Advice / Execution Only instructions** Where "General Advice" or an "Execution Only" instruction is provided, you may request particulars of remuneration payable to us and to your adviser, directly from your adviser. Please refer to the Adviser Profile attached for information about any portion of these fees that we may retain and please ask your adviser, or us, if you require further information about any of the fees and charges that you pay.

### **Payment methods**

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances, you will be able to select the method of payment that suits you best. Your Adviser will discuss and agree the method of payment with you before providing you with services. The specific fees and services that you will pay for will be set out in your SoA or other advice documents, your annual fee disclosure statement or client service agreement.

Your current options:

- You may choose to be charged a financial planning advice fee that is based on the time spent preparing your SoA (or other advice document) and is dependent on the complexity of the advice; or
- You may enter into a service agreement with your adviser that covers items such as ongoing advice, newsletters, annual reviews and portfolio valuation reports. You and your adviser should discuss the services to be included and the fee that you will pay. Alternatively, it will be set out in the service agreement provided by your adviser either before, or at the time, you are presented with your SoA.

### **Remunerations and other payments paid by product providers**

If you implement a financial product through us, we may receive payments in the form of initial remuneration and/or ongoing remuneration from the financial product providers. These remunerations are included in the fees and premiums you pay for the product. This is not an additional cost to you.

### **Investment products held pre 1 July 2013**

We may receive initial (upfront) remuneration from the product provider for additional amounts invested in products you held prior to 1 July 2013. Generally, the remuneration will be a percentage of the amount you invest (may be up to 5.5 per cent) and may vary from product to product.

We may also receive ongoing (trail) remuneration from the product provider on a periodic basis for the duration of your investment. Details of such remuneration (which may be up to 1.1 per cent) will be set out in your SoA.

### **Investment products held post 1 July 2013**

For most products with an investment component entered into after 1 July 2013, initial and ongoing remunerations from the product provider will not be paid to your adviser. Information about any variations or exceptions will be provided to you.

### **Risk insurance products**

We may receive initial remuneration from the life insurance company for risk insurance products that you purchase and we may also receive ongoing remuneration when you renew your policy. This remuneration is taken out of the premium that you pay and is not a separate charge to you. Applicable risk insurance remunerations are included in the Adviser Profile and will be detailed in your SOA. No remuneration is payable on group insurance policies held within your superannuation that commenced after 1 July 2013. For group insurance policies within superannuation that commenced prior to 1 July 2013, remunerations may be received. Remunerations may also be received in relation to retail insurance policies held within superannuation irrespective of the date of commencement.

### **Other benefits - Adviser Participation Program Equity Participation Program**

Your adviser is eligible to participate in the Linchpin Capital Pty Ltd Adviser Equity Participation Program. Participation entitles the adviser to qualify for an equity stake in some related companies.

Advisers are chosen based on the adviser's total revenue, the increase in their revenue over the course of a year and importantly to their adherence to our professional standards, and practice development.

### **Corporate Partnership Program**

Product providers listed on the Approved Product List (APL) may be invited to participate in a Corporate Partnership program. The payments received through this program are utilised to provide training and educational opportunities for your adviser. Your adviser does not share directly in these payments, but may benefit indirectly through the provision of subsidised conference attendance and training costs. Your adviser may also receive a range of other benefits, up to \$300, in value from product providers such as marketing support or sponsorship, entertainment and conferences, which will be disclosed in your SoA.

## Associations or Relationships



### **Libertas Financial Planning (Libertas)**

ABN: 27 160 419 134 | AFSL: 429718  
Level 13, 111 Elizabeth Street  
Sydney NSW 2000



### **The Financial Link Group (TFLG)**

ABN: 12 055 622 967 | AFSL: 240938  
Level 1, 90 Vulture Street  
West End QLD 4101



### **Risk and Investment Advisors Australia Pty Ltd (RIAA)**

ABN: 21 104 922 394 | AFSL: 238141  
Level 13, 111 Elizabeth Street  
Sydney NSW 2000



### **Interactive Mortgage and Finance (IMF)**

ABN: 49 130 407 091 | ACL: 391922  
Level 13, 111 Elizabeth Street  
Sydney NSW 2000

## Associations or Relationships that might influence the services we offer



### **Endeavour Superannuation Fund**

Endeavour Superannuation Fund is a sub plan of ISARF Master Trust. ISARF is a Master Trust under the Trustee Services of TrustCo (TTCSL). Endeavour Securities is the Master Plan Sponsor of ISARF that has the Sub Plan, Endeavour Superannuation.

The Sponsor Agreement is between TrustCo and Endeavour Securities is for the management of ISARF and its sub plans.

Endeavour Securities is an entity wholly owned by Linchpin Capital Pty Ltd (LPC) who also owns Beacon Financial Group Pty Ltd who owns and/or manage several distribution channels. The distribution channels are Risk and Investment Advisors Australia Pty Ltd, AFSL 238141, Libertas Financial Planning Pty Ltd ABN 27 160 419 134, AFSL No. 429718, owned by the Linchpin Capital Pty Ltd and The FinancialLink Group Pty Ltd, ABN: 12 055 622 967, AFSL No. 240938, owned by the Beacon Financial Group Pty Ltd that maintain financial services licences and appoint a number of Authorised Representatives.

### **Conflict of Interest**

A broad range of Conflicts of Interests occur in the financial services industry have the potential to arise when providing financial services advice to both retail and wholesale clients, however these conflicts can be properly addressed by the imposition of proper controls and the appropriate disclosures so that the client can make an informed decision as to whether or not to proceed with the recommended financial advice.

Despite the number of relationships that represent a conflict of interest, or a potential conflict of interest as disclosed above, the main focal point of the financial adviser is to function without any influence by adviser relationships, or associated relationships to recommend financial products or services that are primarily in the client's best interests and are appropriate for that client in those circumstances. The recommendation must also be ahead of the adviser's interests, the authorising AFSL's interests and associations. The client must be confident in the integrity of the information provided, not be coerced into the recommendation and know that they have the final say at all times.

A full and frank disclosure of how the financial adviser is remunerated, the amount of the fees, the details of the services provided, the split of any fees or remuneration with any associations and the material benefits that may be derived from such associations are provided in this Statement of Advice (SoA).



### **Investport Income Opportunity Fund (IIOF)**

*Investport Income Opportunities Fund (IIOF)* is a Retail Managed Investment Scheme ARSN 121 875 009 and IIOF operates under the AFSL of Endeavour Securities who has engaged Investport Pty Ltd as the Investment Manager of the Fund.

IIOF, through Endeavour Securities is an entity wholly owned by Linchpin Capital Pty Ltd (LPC), who own Beacon Financial Group who owns and/or manage several distribution channels. The distribution channels are Risk and Investment Advisors Australia Pty Ltd, AFSL 238141 owned by the Linchpin Capital Pty Ltd and The FinancialLink Group Pty Ltd, AFSL 240938 owned by the Beacon Financial Group Pty Ltd that maintain financial services licences and appoint a number of Authorised Representatives.

### **Conflict of Interest**

*Investport Income Opportunities Fund (IIOF)* offers to invest funds for its members progressively with a view to achieve a diversified loan portfolio across property and corporate sectors on a secured basis that are income producing. These loans may be held directly by the Fund or held through another fund in which the Fund has invested. The offer to borrow may extend to qualified and approved financial advisers and Authorised Representatives of The FinancialLink Group Pty Ltd, AFSL 240938 and Risk and Investment Advisors Australia Pty Ltd, AFSL 238141 and Libertas Financial Planning Pty Ltd AFSL No. 429718, to purchase client books with an ongoing income stream to enhance their businesses from time to time (subject to appropriate business evaluation and loan security arrangements).

All loans approved are strictly only granted and funded on a secured basis. Your Financial Adviser is able to confirm to you whether or not they have or are presently participating in the Investport Income Opportunities Fund's offer. Further details of the IIOF are provided in the IIOF PDS and your adviser is able to provide you with a copy of that document. Your financial adviser that recommends the IIOF may charge an Investor (their client) a fee for service as agreed between the adviser and the Investor. This may be payable up front or as an on-going fee or both. These fees are not payable from the Fund.

A broad range of Conflicts of Interests occur in the financial services industry have the potential to arise when providing financial services advice to both retail and wholesale clients, however these conflicts can be properly addressed by the imposition of proper controls and the appropriate disclosures so that the client can make an informed decision as to whether or not to proceed with the recommended financial advice.

Despite the number of relationships that represent a conflict of interest, or a potential conflict of interest as disclosed above, the main focal point of the financial adviser is to function without any influence by adviser relationships, or associated relationships to recommend financial products or services that are primarily in the client's best interests and are appropriate for that client in those circumstances. The recommendation must also be ahead of the adviser's interests, the authorising AFSL's interests and associations. The client must be confident in the integrity of the information provided, not be coerced into the recommendation and know that they have the final say at all times

A full and frank disclosure of how the financial adviser is remunerated, the amount of the fees, the details of the services provided, the split of any fees or remuneration with any associations and the material benefits that may be derived from such associations are provided in this Statement of Advice (SoA).



### **CPG Research and Advisory Pty Ltd**

**CPG** is licensed by the Australian Securities and Investment Commission (ASIC) to provide investment advice to wholesale investors, **AFSL 243361** and is wholly owned by Linchpin Capital Pty Ltd ABN 58 150 975 116. Linchpin Capital Pty Ltd (LPC) also owns Beacon Financial Group Pty Ltd who owns and/or manage several distribution channels. The distribution channels are Risk and Investment Advisors Australia Pty Ltd, AFSL 238141 and Libertas Financial Planning Pty Ltd, AFSL No. 429718 owned by the Linchpin Capital Pty Ltd and The FinancialLink Group Pty Ltd, AFSL 240938 owned by the Beacon Financial Group Pty Ltd that maintain financial services licences and appoint a number of Authorised Representatives.

CPG Research & Advisory Pty Limited (CPG) is an independent asset consultant that works with the provision of research and advisory to AFSL licensees, financial advisers and wholesale investors to develop, implement and manage their investment portfolio/s.

CPG is a leading provider of independent investment consulting services. Offering comprehensive customised



solutions to a broad range of institutional investors such as superannuation funds, insurers, local authorities, government agencies, universities, foundations, not-for-profit organisations and firms that service the wealth management sector. CPG is regarded as Australia's foremost researcher of enhanced cash investment.

CPG is Sydney based and services clients all over Australia, including regional areas. CPG has approximately 60 clients across Australia, and has in excess of \$7 billion in funds under advice with more than 50 institutional clients. CPG has 22 years of experience as an independent advisor and asset consultant. Clients have been as geographically diverse as Bahrain, Kwinana (WA), Kingsborough (TAS), Townsville (QLD) and Auckland (NZ).

CPG does not manage assets or manufacture products for sale to its clients anywhere in the world. As such we are one of the very few truly independent global providers of investment consulting services.

Unlike our competitors, CPG does not issue, distribute or underwrite its own investment funds or securities, does not trade as principal and does not act as a market maker in securities. Recommended Products are drawn from the whole of the market, and CPG is not controlled or influenced by any product provider.

#### **Conflict of interest**

A broad range of Conflicts of interests occur in the financial services industry have the potential to arise when providing financial services advice to both retail and wholesale clients, however these conflicts can be properly addressed by the imposition of proper controls and the appropriate disclosures so that the client can make an informed decision as to whether or not to proceed with the recommended financial advice.

Despite the number of relationships that represent a conflict of interest, or a potential conflict of interest as disclosed above, the main focal point of the financial adviser is to function without any influence by his relationships, or associated relationships to recommend financial products or services that are primarily in the client's best interests and are appropriate for that client in those circumstances. The recommendation must also be ahead of the adviser's interests, the authorising AFSL's interests and associations. The client must be confident in the integrity of the information provided, not be coerced into the recommendation and know that they have the final say at all times.

A full and frank disclosure of how the financial adviser is remunerated, the amount of the fees, the details of the services provided, the split of any fees or remuneration with any associations and the material benefits that may be derived from such associations are provided in this Statement of Advice

Where your adviser recommends a product or a service operated by a related company, or arranges for you to participate in an Initial Public Offer (IPO) underwritten by a related company, or an associated business relationship we and your adviser may receive a fee for that product or service.

#### **Other**

Within the group of companies there are common directorships. Directors receive an annual remuneration for the provision of their services to the relative company.

#### **Referral arrangements**

Your adviser may have referral arrangements or associations with other financial services providers, such as accountants. These are detailed in the Adviser Profile and may be referred to in any advice document provided to you.

### **How we Collect, use and disclose information**

Your adviser will retain the following personal information on your client file:

1. A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give you personal advice.
2. A copy of all personal advice provided to you. This includes the Statement of Advice or Record of Advice (SoA or RoA) provided to you when you initially received personal advice, as well as any subsequent advice. and
3. Other records relating to the provision of financial services and advice given to you. Ask your adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request

If your adviser leaves our licence and starts providing financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place and you will be given the opportunity to remain with one of our TFLG advisers if you prefer to do so.

#### **Your privacy**

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

### Anti-Money Laundering and Counter Terrorism

As a financial service provider, we have 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 to meet the 100 points assessment such as your passport or driver's licence. We will also retain copies of this information. In connection with providing our services to you, we may disclose information about you to your Authorised Representatives and to other professionals, such as insurance providers, superannuation trustees, product issuers, auditors and our service providers.

We are unlikely to disclose your personal information to overseas recipients. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with the Australian privacy law. Should your adviser utilise an overseas service provider, these arrangements will be detailed in their Adviser Profile.

### Your Privacy

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website ([www.beacongroupp.com.au](http://www.beacongroupp.com.au)) or by contacting us on 1300 133 511 or by writing to:

Privacy Officer  
**The FinancialLink Group Pty Ltd**  
PO Box 1472  
Sydney NSW 2001

## Our complaints handling process

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial adviser about your concerns, or
2. Call us on 1300 133 511

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards  
Manager  
**The FinancialLink Group Pty Ltd**  
GPO Box 1472  
Sydney NSW 2001  
**Or Email** [compliance@beacongroupp.com.au](mailto:compliance@beacongroupp.com.au)

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 45 days, you may refer your complaint, free of charge, to the Financial Ombudsman Service Limited (FOS) of which **The FinancialLink Group Pty Ltd** is a member.

FOS can be contacted on:-

1800 367 287 or via mail:  
Financial Ombudsman Service  
GPO Box 3, Melbourne VIC 3001.  
Email: [info@fos.org.au](mailto:info@fos.org.au)

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website [www.asic.gov.au](http://www.asic.gov.au).

### Professional Indemnity (PI) Insurance Cover

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us, but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

## PART 2 - ADVICE PROCESS

### 1. Initial Meeting

Understanding your current situation and goals.

Our initial meeting is all about getting to know you, giving us a clear picture of your current position and your personal and financial goals.

This will involve a detailed discussion about why you are seeking advice, including:

- Gathering information on your current financial situation and budget.
- What you want to achieve – identifying your goals.
- Your approach to investing – understanding your risk profile.
- Identifying other issues that may be relevant in the context of providing you with financial services.

You will not be charged a fee for the initial meeting with your SP Financial Financial Planner. The information obtained will be used if you decide to proceed to the next stage of having a financial plan prepared.

If you choose to proceed, a plan preparation fee will be discussed and agreed upon. This fee covers the time and resources required to prepare your financial plan and will vary depending on your requirements and the necessary complexity of your plan.

Cost	All Prices are GST Exclusive
Initial Meeting	<b>Free</b>

### 2. Preparation And Presentation

Preparing and presenting your advice.

Once we have gathered sufficient information on your current assets, liabilities and financial goals, we will agree on the advice you wish us to provide and the cost to do so. We will then formulate a strategy to match your financial goals and prepare your financial plan (known as a Statement of Advice or 'SOA') to help you achieve these goals.

We will then meet with you to present your Statement of Advice. It will include strategies and products designed to suit your individual needs and your financial goals. During this meeting, we will also confirm why you are seeking advice and explain our advice to you. It is important you understand the recommended strategies and associated risks so you can make an informed decision regarding achieving your financial goals.

We also provide you with educational information that explains strategy and investment concepts. Taking an active part and owning your financial future is an important step to success.

You will also be provided with Product Disclosure Statements (PDSs), or other disclosure documents for any recommended products in your financial plan. These important documents will detail and explain the features, benefits, risks and product specific costs, fees and charges.

Cost	All Prices are GST Exclusive
Advice Preparation	<b>\$900 – \$20,000*</b>

### 3. Implementation

#### Putting in place your financial plan.

When you are happy with our advice and have provided your authority to proceed, your SP Financial Financial Planner will start the process of implementing the recommendations. This may include, but will not be limited to:

- Setting up new or transferring existing investments and structures.
- Assisting you in establishing margin loan facilities.
- Establishing an SMSF.
- Consolidating or rolling over your superannuation accounts.
- Establishing regular investment or superannuation contributions.
- Establishing insurance policies.

Implementation can vary in time from days to months, depending on the complexity of your circumstances.

Cost	All Prices are GST Exclusive
Implementation	1% - 5%*

### 4. Regular Reviews

#### Ongoing advice and service.

We offer an ongoing advice service through your dedicated SP Financial Planner. Ongoing reviews of your financial plan are essential to achieve your lifestyle and financial goals. Our ongoing service offers you formal reviews, designed to assess any changes to your situation and goals, the economy, financial markets and legislation. We also provide information and administrative services to keep you informed, and your portfolio aligned to your financial plan. Should you choose to receive ongoing advice and service, the frequency of contact you would like with your SP Financial Financial Planner and your individual circumstances will determine the fees charged.

#### Reasons for Ongoing Advice

The initial stages are to get you on track. Ongoing advice is to keep you on track.

- Goals change
- People may be hired, fired or made redundant
- New car, home, holiday, wedding, kids, deaths, relationship breakdowns
- Market changes and legislation changes

Cost		All Prices are GST Exclusive
Silver	<ul style="list-style-type: none"> <li>• Annual review meeting</li> <li>• 24/7 support for all financial needs</li> <li>• Full administration service for superannuation investments and insurances</li> <li>• 10% discount on claims assistance</li> <li>• Updates for economic, financial markets and legislation changes that may affect you.</li> </ul>	<b>\$2,000</b> Per Annum
Gold	<b>Includes Silver plus:</b> <ul style="list-style-type: none"> <li>• Twice-yearly review meeting</li> <li>• 20% discount on plan preparation fees</li> <li>• 30% discount on claims assistance</li> <li>• Free review of property loans</li> <li>• We will work with your trusted advisers (accountants, solicitors).</li> </ul>	<b>\$3,000</b> Per Annum
Platinum	<b>Includes Gold plus:</b> <ul style="list-style-type: none"> <li>• Quarterly meetings</li> <li>• 40% discount on plan preparation fees</li> <li>• 50% discount on claims assistance</li> <li>• Free Financial Plan for a family member (parent, sibling, child).</li> </ul>	<b>\$5,000</b> Per Annum

## PART 3 - ADVISER PROFILE

### Introduction

This Adviser Profile is Part 3 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of TFLG. The Adviser Profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact TFLG's Head Office on 1300 133 511.

### Who is my adviser?

Your adviser is Omar Cubilla (ASIC Authorised Representative No. 451705) of SP Financial Pty Ltd whose Australian Securities and Investments Commission (ASIC) number is 417901. SP Financial Pty Ltd is a Corporate Authorised Representative of The FinancialLink Group Pty Ltd.

SP Financial is a member of the SMSF Professionals Association of Australia.

#### **Omar's contact details are:**

Office Address: 18a Masters Street, Newstead QLD 4006

Postal Address: GPO Box 2291, Brisbane QLD 4001

Mobile: 0428 907 480

Email: [omar@spfinancial.com.au](mailto:omar@spfinancial.com.au)

Company Website: [www.spfinancial.com.au](http://www.spfinancial.com.au)

#### **Qualifications:**

Diploma of Finance Services

Advanced Diploma of Financial Services

SMSF Specialist

#### **Memberships:**

Association of Financial Advisers (AFA)



## **What kinds of financial services are you authorised to provide me and what kinds of financial product/s do those services relate to?**

Omar is authorised by The FinancialLink Group Pty Ltd to provide product advice on and to deal in the following strategies and classes of products:

### **Strategies**

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate Management
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds
- Wealth accumulation
- Wealth creation
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

### **Product Classes**

- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Retirement Savings Account Products
- Securities
- Superannuation (Including SMSF)
- Standard Margin Lending Facility

## **How are any remunerations, fees or other benefits calculated for providing the financial services?**

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Brokerage/Remuneration
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you.

All fees, remuneration and brokerage payments received for the financial services provided are paid to The FinancialLink Group Pty Ltd. The FinancialLink Group Pty Ltd retains a percentage of these payments and forwards the balance to SP Financial Pty Ltd. SP Financial Pty Ltd then pays Omar a combination of salary and other benefits for the provision of financial services.

## ACKNOWLEDGEMENT OF RECEIPT

Signing this page confirms receipt of both Part 1 and Part 3 of the Financial Services Guide issued by The FinancialLink Group Pty Ltd and Omar Cubilla of SP Financial Pty Ltd

**Please retain both parts 1 and 3 for your reference and for any future dealings**

**The FinancialLink Group Pty Ltd**

ABN: 12 055 622 967

Australian Financial Services Licensee No: 240938

Is part of the Beacon Financial Group Pty Ltd (Beacon)

**Head Office:** Level 1, 90 Vulture Street  
West End QLD 4104

**Phone:** 1300 133 511

**Email:** enquiries@beacongroun.com.au

**Website:** www.beacongroun.com.au

**SP Financial Pty Ltd**

ABN: 84 155 497 911

Corporate Authorised Representative No. 417901

**Omar Eduardo Cubilla**

Authorised Representative No. 451705  
of The FinancialLink Group Pty Ltd

**Office:** 18a Masters Street  
Newstead QLD 4006

**Phone:** 1300 873 847

**Mobile:** 0428 907 480

**Email:** omar@spfinancial.com.au

**Website:** www.spfinancial.com.au

### Version Details

Financial Services Guide:	BG1.02	28.11.2017
Adviser Profile	AP001	08.01.2018

### Declaration

I / We acknowledge receipt of both Parts 1 and 3 of this Financial Services Guide

Client 1 Name:	Date	Client 2 Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature		Signature	
<input type="text"/>		<input type="text"/>	

