

## Financial Services Guide



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### **Your financial security is of vital importance**

It plays a key role in the quality of life for you and your family in the years to come. NFS is a national financial advisory group and our role is to provide the advice, services, products and carefully planned strategies you need to reach your financial goals and objectives.

This Financial Services Guide (FSG) is intended to inform you about us and our relationship with you before we provide you with financial advice. It is intended that this FSG should assist you in deciding whether to use any of the services provided by our authorised representatives. It contains information about remuneration that may be paid to NFS, our authorised representatives and other relevant persons in relation to the services offered. It also contains information on how complaints against the authorised representative are dealt with.

### **Ownership**

NFS is not owned, employed, or controlled by any insurance company, nor do we "push" the policies of one company over another.

### **Australian Financial Services Licence**

NFS is the holder of Australian Financial Services licence number 284182. Under the Corporations Act, our primary responsibility is to you, our client. Our advisers act on our behalf and NFS is responsible for the advice given.

### **Education and knowledge for your security.**

You want to be sure that the investment advice you receive is up-to-date and accurate. Whilst your National Financial Solutions adviser has many years of practical experience, continuing education is a requirement of the group.

### **Research for your peace-of-mind**

For your peace-of-mind, all the products we recommend are subject to detailed research and analysis before being placed on our Approved Product List.

Insurance products are examined for:

- Policy wording
- Product benefits
- Competitive cost structures
- Claims paying ability

### **Services and advice to meet your requirements**

Your NFS representative can provide a whole range of services, from general to personal advice on selected products. The advice and services we provide fall into two broad categories.

1. **Investment Advice:** Fundbroker only provides general advice, and helps you to acquire investment products.
2. **Insurance:** Our representatives are authorised to provide general and personal advice on a wide range of insurance products such as Life, Trauma and Disability insurance.

If you have been provided with personal advice, your adviser will provide you with a Statement of Advice (SOA) which will take into account some of your objectives, financial situation and needs. The SO will outline the scope of the advice provided, and this must be given to you before you make any investments or buy an insurance policy so that you can decide whether to act on our advice, unless you expressly request that the investment be made or the insurance policy be purchased before you receive the SOA.

If a financial product recommendation has also been made, you will be provided with a Product Disclosure Statement (PDS) containing information about the product that will enable you to make an informed decision about the appropriateness of the product.

### **Your satisfaction is assured**

Your personal information that we have collected is contained in your file. We are committed to ensuring the privacy and security of the information provided. Information on this is included in our privacy policy.

We have arrangements in place to maintain adequate professional indemnity insurance as required by the Corporations Act. This insurance provides cover for claims made against us and our representatives / employees including claims in relation to the conduct of representatives / employees

who no longer work for us but who did so at the time of the relevant conduct.

As well as our own commitment to your satisfaction, you have the added benefit of the company's membership of the Financial Ombudsman Service (FOS).

FOS is an independent body which has been approved by the Australian Securities and Investments Commission (ASIC) to deal with complaints against its members.

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within seven days, please contact the Professional Standards Manager of NFS in writing at 49-53 Tope Street South Melbourne VIC 3205. NFS will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome, then the procedure is as follows...

You should send your complaint to FOS at GPO Box 3, Melbourne Victoria 3001. Their free call number is 1300 780 808. The complaints service is free of charge.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### **Authorised Representative Disclosure Statement**

#### **Fundbroker Pty Ltd (Auth Rep No 302858)**

*National Financial Solutions Pty Ltd*

Fundbroker is a corporate authorised representative of National Financial Solutions Pty Ltd. Fundbroker is designed to provide access to boutique and specialist investment funds to the general public.

#### **Lifebroker Pty Ltd (Auth Rep No 302857)**

*National Financial Solutions Pty Ltd*

Lifebroker Pty Ltd is a corporate authorised representative of National Financial Solutions

#### **Chris Eade. BA. BBus. (Auth Rep No 264118)**

Chris Eade is the principal of National Financial Solutions. NFS is responsible for the advice provided to clients by Chris Eade. Chris is authorised to provide both general and personal advice and deal. Chris holds a Bachelor of Arts (Economics), Bachelor of Business (Banking & Finance) & Diploma of Financial Planning.

#### **Hanna Gale (Auth Rep No 309986)**

Hanna Gale is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Hanna Gale. Hanna is authorised to provide both general and personal advice and deal.

#### **Kate Atkins (Auth Rep No 304443)**

Kate Atkins is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Kate Atkins. Kate is authorised to provide both general and personal insurance advice and deal.

#### **Chantelle Pain (Auth Rep No 311979)**

Chantelle Pain is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Chantelle Pain. Chantelle is authorised to provide both general and personal insurance advice and deal.

#### **Amy Eade. Dip FP (Auth Rep No 289897)**

Amy Eade is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Amy Eade. Amy is authorised to provide both general and personal advice and deal. Amy holds Diploma of Financial Planning.

#### **Samantha Wood (Auth Rep No 312796)**

Samantha Wood is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Samantha Wood. Samantha is authorised to provide both general and personal advice and deal.

#### **Abby McDonald (Auth Rep No 325662)**

Abby McDonald is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Abby McDonald. Abby is authorised to provide both general and specific advice.

#### **Carl Nimb (Auth Rep No 325663)**

Carl Nimb is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients

by Carl Nimb. Carl is authorised to provide both general and specific advice.

#### **Elyse Crichton (Auth Rep No 317093)**

Elyse Crichton is an authorised representative of National Financial Solutions. NFS is responsible for the advice provided to clients by Elyse Crichton. Elyse is authorised to provide both general and specific advice.

### **Fees and Commissions**

Fundbroker is paid ongoing commissions if you invest in one of the funds, which can range from 0%-10%. We rebate up to 8% of commission, leaving a 2% commission payable (see example below). Fundbroker is paid up front commissions if you invest in one of the funds, which can range from 0%-10%. Again, we sometimes rebate up to the full up-front commission. We may receive ongoing commission on some products of up to 1.0% per annum. Each fund offered on the Fundbroker website includes exact details of the percentage of commissions and rebates.

As an example, suppose you invest \$20,000 into an unlisted property trust that is paying a 4.0% commission we would receive \$800 upfront. Typically we would rebate \$600 of this commission to you and keep \$200. With most unlisted property trust no ongoing commission is received.

All commissions are kept by National Financial Solutions Pty Ltd. Individual Authorised Representatives of NFS are salaried employees and do not receive any commissions. Note that NFS does not pay referral fees to third parties if a client lodges business through our service.

### **Privacy Policy**

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services including:

- a) the preparation of your quotes;
- b) the provision of insurance advice to you;
- c) making insurance recommendations;
- d) reviewing insurance;
- e) for other related matters.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission and the Rules of Professional Conduct of the Financial Planning Association, of which this organisation is a principal member, to collect information about you for the purpose of providing you with the services referred to above.

If you do not provide us with the information requested by us we may not be able to provide you with the services required.

We will from time to time disclose information about you to authorised representatives of this firm and to other insurance providers, and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent. You are entitled to obtain access to the information which we hold about you by contacting the firm's Professional Standards Manager on 1300 20 40 50 or by writing to PO Box 5054, South Melbourne VIC 3205.