



*The Advice Group*  
FINANCIAL SOLUTIONS

# Financial Services Guide

Version 1

Date: 1 September 2019

# Important Information About our Licensee

## Financial Services Guide

This Financial Services Guide (FSG) is designed to clarify who we are and what we do, and help you decide whether to use our services.

To make things simple, this guide explains:

- the services and types of products we're able to offer you
- how we and our associates are paid and any other benefits we may receive
- any potential conflicts of interest we may have
- how we protect your privacy and handle your personal information
- how we resolve disputes, and what you should do if you have one.

Please read through the whole FSG, as it's full of useful information – and is also worth holding on to for future reference. And of course, if you ever have any questions, please contact us.

## Other documents you may receive

In addition to this FSG, when we provide you financial advice we will also present you with a written Statement of Advice (SOA).

This will describe:

- advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we will receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

After that, any time you receive further financial advice from us, we will either provide you with another SOA or give you (or keep our own) written Record of Advice (ROA). You can request a copy of this by contacting us any time up to seven years from the date of the advice provided. Please refer to the "Contact us" section of this FSG for our contact details.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

## Giving us instructions

If you want to make changes to your financial plan or provide other instructions, please contact us. Please refer to the "Contact us" section of this FSG for our contact details.

Generally, you will need to give us instructions in writing (eg fax, email or letter) or another method agreed with us.

We are authorised representatives of Guide Sure Pty Ltd ABN 71 631 655 537, Australian Financial Services Licence Number 514908 of Level 7, Northpoint, 231 North Quay, Brisbane, Q, 4000.

# About us

## Who we are

The Advice Group Financial Solutions is an independently owned financial planning practice.

The Financial Services we offer are provided by Sagest Pty Ltd, ABN 70 167 794 096 trading as The Advice Group Financial Solutions.

The following financial advisers are authorised to provide the financial services referred to in the 'What we do' section of this FSG to you on behalf of Guide Sure Pty Ltd:

Craig Gorman  
Authorised Representative No. 455787

Deborah Donoghue  
Authorised Representative No. 1002997

Guide Sure Pty Ltd has authorised us to provide you with this Financial Services Guide.

## Who we act for

We act for you as our client and not for any product issuer or financial institution.

## What we do

We are authorised by Guide Sure Pty Ltd to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Aged Care
- Debt Management

and to provide financial advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities
- Superannuation

We are not authorised to provide any other financial services or financial products on behalf of Guide Sure Pty Ltd.

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

## Contact us

For more information on anything you have read in this FSG, to obtain a copy of our privacy policy or if there is anything else we can help you with, please contact us at:

Level 7, Northpoint  
231 North Quay  
BRISBANE QLD 4000

PO Box 4  
WILSTON QLD 4051

T 1300 780 570  
E [admin@advicegroup.com.au](mailto:admin@advicegroup.com.au)

# Your confidence in our advice

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.

## Our complaints procedure

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know so we can act on it immediately.
2. If your adviser has not satisfactorily resolved your complaint, please contact Advice Dispute Resolutions:

**Phone:** 1300 780 570

**Email:** [taryn@advicegroup.com.au](mailto:taryn@advicegroup.com.au)

**In writing to:**

Advice Dispute Resolution  
Guide Sure Pty Ltd  
PO Box 4  
WILSTON QLD 4051

3. If your complaint isn't resolved within 45 days or to your satisfaction, then you may refer the matter to the Australian Financial Complaints Authority (AFCA):

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)

**In writing to:**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

AFCA provides fair and independent financial services complaint resolution that's free to consumers.

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

Guide Sure Pty Ltd holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act. This insurance also covers the conduct of our advisers who were authorised by Guide Sure Pty Ltd at the time of providing the advice, but are no longer authorised representatives of Guide Sure Pty Ltd at the time of your complaint.

# Payments and benefits we receive

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

You can pay in the following ways:

- as a fee for advice that will be deducted from your investments as a one-off payment or in instalments;
- by direct invoice from us for initial and ongoing advice;
- via commission we may receive from a financial product provider when you commence an insurance contract; or
- a combination of the above.

If you are not already on a fee for advice package, you can move to this payment at any time.

## Other payments we may receive

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked-dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

## Benefits we may receive

Sometimes in the process of providing advice, we may receive benefits from product providers.

## Conferences

We may attend conferences and professional development seminars that have a genuine education or training purpose. Guide Sure Pty Ltd, or our employer, may pay for the costs of our travel and accommodation, and events and functions held in conjunction with the conference or seminar.

## Non-monetary benefits

We keep a register detailing certain non-monetary benefits that we receive e.g. benefits valued between \$100 and \$300, and those that relate to genuine education or training and technology software or support.

You can view an extract of the register by contacting us. Please be aware that Guide Sure Pty Ltd may charge you for the cost of providing this information to you.

## Referrals

### Referrals from a third party

At present, we do not have any referral arrangement in place to pay a third-party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### Referrals to a third party

We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.

Table - Details of referral arrangements in place:

Name of referral partner	Services	Payment we will receive for referral	Example
Plan Financial Partnerships	Mortgage Broking	Upfront commission up to 0.35% of the amount of the loan.  Trail commission up to 0.1125% pa of the outstanding loan balance.	Loan: If you established a loan for \$100,000.00 we would receive up to \$350.00 upfront and up to \$112.50 per annum thereafter.
Pivotal Financial Solutions	Mortgage Broking	Upfront commission up to 0.35% of the amount of the loan.  Trail commission up to 0.1125% pa of the outstanding loan balance.	Loan: If you established a loan for \$100,000.00 we would receive up to \$350.00 upfront and up to \$112.50 per annum thereafter

Please note that Guide Sure Pty Ltd is not responsible for the advice and services provided by these providers.

# How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

<b>Initial consultation</b>	Free of charge
<b>Advice preparation and Implementation Fee</b>	<p>The fees charged for the preparation and implementation of advice will depend on your individual circumstances, our assessment of the complexity of the advice provided and the size of your investment portfolio.</p> <p>The minimum fee charged is \$550 while the maximum fee is \$22,000, however, depending on the complexity of the advice you may be charged a higher fee in certain circumstances. Any fees above the maximum will be explicitly agreed with you prior to preparing the advice.</p> <p>For example; complex Statements of Advice that contain multiple goals, with multiple strategies across multiple tax structures including but not limited to; Self-Managed Superannuation Funds, Family Trusts and companies, are likely to be charged closer to \$22,000. Less complex Statements of Advice that address limited goals, with strategies across single, less complex tax structures, are likely to be charged a proportionally lesser fee.</p> <p>Fees are normally charged on implementation. Where you do not proceed with our recommendations, part or all of the advice preparation and implementation fee may still be charged.</p> <p>Fees may be paid directly by you via credit card, direct debit, cheque or collected through the investment or superannuation platform.</p>
<b>Ongoing fee for advice</b>	<p>You may elect to participate in our Ongoing Service Program, which provides you with the offer of a review of your financial planning strategy on an annual basis, together with access to our resources, knowledge and expertise to address issues you may have from time to time.</p> <p>The Ongoing Service Fee is based on the complexity of ongoing advice. The minimum fee is \$550 while the maximum is 1.1% of the value of your portfolio each year. In instances where the minimum dollar fee is greater than the maximum of 1.1% of the value of the portfolio, then the minimum will apply. Where a flat dollar ongoing service fee is explicitly agreed with you and that amount exceeds the 1.1% minimum, then the agreed fee will apply.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$550 pa. The actual fee will be agreed with you before any advice is provided.</p>
<b>Ad hoc advice</b>	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$220 and \$330 may apply.

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**Insurance products**

Where we arrange a life insurance product for you, the relevant insurer will pay an initial commission to us. The commission is calculated as a percentage of the premium paid (and may include health, occupational, frequency and modal loadings and policy fees, but excludes stamp duty).

Annual commission will also be paid when you renew your policy each year.

The rates of initial and ongoing commission will depend on the date the policy is issued and are set out in the table below:

Date policy is issued	Initial Commission (% of annual policy cost including GST)	Ongoing Commission (% of annual policy cost including GST)
Before 1 January 2018 or before 1 April 2018 (where the application was received before 1/1/18)	up to 130%	up to 33%
From 1 January 2018	up to 88%	up to 33%
From 1 January 2019	up to 77%	up to 33%
From 1 January 2020	up to 66%	up to 33%

We may receive commission at pre 1 January 2018 rates if:

- you increase your cover, add new cover or otherwise amend a policy purchased by you before 1 January 2018; and
- that policy amendment results in commission receivable by us, and
- that policy amendment is eligible for pre-1 January 2018 commission rates.

**Example** (all figures include GST):

You purchase the policy for \$1000 on 1 December 2019. We may receive an initial commission of up to \$700 ( $\$1000 \times 77\%$ ) in the first year and ongoing commissions of \$330 per annum ( $\$1000 \times 33\%$ ) for as long as you continue to hold the policy.

If you increase your cover on 1 July 2020 for a cost of \$500, we may receive an initial commission of up to \$330 ( $\$500 \times 66\%$ ). The ongoing commissions on the additional cover may be up to \$165 ( $\$500 \times 33\%$ ). This is in addition to the ongoing commissions of \$330 per annum when the policy was purchased. Total ongoing commissions payable to us may be up to \$495 ( $\$1500 \times 33\%$ ).

Please note that the initial and ongoing commissions on life insurance products are paid to us by the product provider and are not an additional cost to you.

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**Pre-existing arrangements**

For existing clients already in an established commission arrangement, we may receive commission on investment products held. The relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

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