



The Fine Print

What is a Financial Services Guide?

The Financial Services Guide (FSG) is an important document to help you understand the financial services we are able to offer you. We generally prefer to discuss these matters in person, however we are also legally obligated to outline this information in a series of formal documents. Our FSG is the first document we must provide to you, before or during our first meeting. It is general in nature and covers a wide range of material. As a client you will receive other legal documents along the way, these will be tailored to your personal situation.

The purpose of our FSG is to educate you, prior to a financial service being provided, on certain matters such as:

- who we are and how we can be contacted;
- what services and products we are authorised under our licence to provide to you;
- how we (and any other relevant parties) can be paid; and
- who to contact should you have a complaint. If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS) or other type of "offer document". The PDS or offer document contains information about the particular product and will assist you in making an informed decision about that product.

Who is Total Financial Solutions Australia?

In Australia Financial Advisers are required to be licensed by ASIC in order to provide financial advice to clients. You can be licensed individually, as a company, or as a member of a dealer group. We have chosen to be licensed by a dealer group; Total Financial Solutions (TFS) Australia. The benefit of being licensed through a dealer group is that in addition to taking care of our licensing, TFS also takes care of a number of back office and regulatory requirements. This allows us to focus on our advice and our clients. TFS are one of the few large non-aligned dealer groups remaining in Australia. You will notice that their name (TFS) appears throughout our Financial Services Guide and other formal documentation, this is simply to reflect our legal relationship.



Financial Services Guide (Part One)

9 May 2017

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

www.tfsa.com.au

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.

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.

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

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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 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.

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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).

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.

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

Total Financial Solutions Australia Limited

ABN: 94 003 771 579

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Email: info@tfsa.com.au

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Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Angus McQueen

Authorised Representative No 267497

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

My companies, McQueen Financial Group Pty Ltd, Pacat Wisdom Pty Ltd and Lakes Financial Planning Pty Ltd are also corporate authorised representatives of TFSA, corporate representative No's 267498, 253476 and 321490.

The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation
- Personal Risk insurance
- Estate Planning
- Portfolio and Insurance Reviews
- Gearing Advice

The products I can advise you on:

- Deposit Products
- Life, Total and Permanent Disability, Income Protection and Trauma Insurance
- Managed Investments (including Investor Directed Portfolio Services)
- Superannuation
- Retirement Savings Accounts
- Self Managed Superannuation Funds
- Margin Lending
- Government Bonds

My education qualifications and experience:

- Certificate IV in Finance and Mortgage Broking Kaplan, 2014
- Self-Managed Superannuation Funds Kaplan, 2012
- Diploma of Corporate Directors University of New England, 2007
- Diploma of Financial Services (Financial Planning) Integratec Pty Ltd, 2003
- Advanced Diploma of Financial Services Integratec, 2003
- Certificate of Competency – Finance Swinburne University, 1994

How to find me:

My office is located at:
Level 21, 357 Collins Street
Melbourne VIC 3000

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 1300 856 765
International: +61 3 9908 2560
Fax: +61 3 9908 2599
Email: amcqueen@mcqueengroup.com.au

Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Nicholas Gunner

Authorised Representative No 278842

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

I am employed by McQueen Financial Group Pty Ltd which is a corporate authorised representative of TFSA, Corporate Representative No 267498.

The services I can provide:

- Wealth Creation
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- Investment Planning
- Retirement Planning
- Superannuation
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- Portfolio and Insurance Reviews
- Gearing Advice

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- Superannuation
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- Self Managed Superannuation Funds
- Margin Lending
- Government Bonds

My education qualifications and experience:

- Self-Managed Superannuation Funds Kaplan, 2012
- Diploma of Financial Services (Financial Planning) Securities Institute of Australia, 2003

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If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 1300 856 765
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Fax: +61 39908 2599
Email: ngunner@mcqueengroup.com.au

Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Nowaki McQueen-Tokita

Authorised Representative No 413828

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

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- Superannuation
- Retirement Savings Accounts
- Self Managed Superannuation Funds
- Margin Lending
- Investment Bonds

My education qualifications and experience:

- Self-Managed Superannuation Funds
Kaplan, 2012
- Diploma of Financial Services (Financial Planning)
Kaplan, 2011

How to find me:

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Melbourne VIC 3000

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

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Email: nowaki@mcqueengroup.com.au

Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Keryn Batsilas

Authorised Representative No 436348

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

I am employed by McQueen Financial Group Pty Ltd which is a corporate authorised representative of TFSA, Corporate Representative No 267498.

The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation
- Personal Risk Insurance
- Estate Planning
- Portfolio and Insurance Reviews

The products I can advise you on:

- Deposit Products
- Life, Total and Permanent Disability, Income Protection and Trauma Insurance
- Managed Investments (including Investor Directed Portfolio Services)
- Superannuation
- Retirement Savings Accounts
- Securities
- Self Managed Superannuation Funds
- Government Bonds
- Debentures

My education qualifications and experience:

- Advanced Diploma of Financial Planning
Kaplan, 2015
- Diploma of Financial Services (Financial Planning)
Kaplan, 2007
- Self-Managed Superannuation Funds
Kaplan, 2008

How to find me:

My office is located at:
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International: +61 3 9908 2560
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Email: kbatsilas@mcqueengroup.com.au

Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Alex Lee

Authorised Representative No 450456

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

I am employed by McQueen Financial Group Pty Ltd which is a corporate authorised representative of TFSA, Corporate Representative No 267498.

The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation
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- Estate Planning
- Portfolio and Insurance Reviews
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The products I can advise you on:

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- Superannuation
- Retirement Savings Accounts
- Securities
- Self Managed Superannuation Funds
- Margin Lending

My education qualifications and experience:

- Bachelor of Business (Financial Planning) Deakin University

How to find me:

My office is located at:
Level 21, 357 Collins Street
Melbourne VIC 3000

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 1300 856 765
International: +61 3 9908 2560
Fax: +61 3 9908 2599
Email: alee@mcqueengroup.com.au

Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Kristina (Cheng Yee) Low

Authorised Representative No 454077

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

I am employed by McQueen Financial Group Pty Ltd which is a corporate authorised representative of TFSA, Corporate Representative No 267498.

The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation
- Personal Risk insurance
- Estate Planning
- Portfolio and Insurance Reviews
- Gearing Advice

The products I can advise you on:

- Deposit Products
- Life, Total and Permanent Disability, Income Protection and Trauma Insurance
- Managed Investments (including Investor Directed Portfolio Services)
- Superannuation
- Retirement Savings Accounts
- Margin Lending
- Government Bonds

My education qualifications and experience:

- Certified Financial Planner
FPA, 2015
- Margin Lending
Kaplan, 2014
- Graduate Diploma of Financial Planning
Kaplan, 2013
- Diploma of Financial Services
Kaplan, 2013
- Bachelor of Commerce (Economics/Finance)
The University of Melbourne, 2011

How to find me:

My office is located at:
Level 21, 357 Collins Street
Melbourne VIC 3000

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 1300 856 765
International: +61 3 9908 2560
Fax: +61 3 9908 2599
Email: klow@mcqueengroup.com.au



Financial Services Guide (Part Two)

9 May 2017

Your Adviser

Ben Warren

Authorised Representative No. 471844

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954. I am employed by McQueen Financial Group Pty Ltd which is a corporate authorised representative of TFSA, Representative No 267498.

The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation
- Personal Risk Insurance
- Estate Planning
- Portfolio and Insurance Reviews

The products I can advise you on:

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 - Managed Investments (including Investor Directed Portfolio Services)
- Superannuation
- Retirement Savings Accounts
- Securities
- Self Managed Superannuation Funds
- Government Bonds
- Debentures

My Qualifications

- Bachelor of Business (Financial Planning) Victoria University
- Self-Managed Superannuation Funds Kaplan, 2017

How to find me:

My office is located at: Level
21, 357 Collins Street
Melbourne VIC 3000

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 1300 856 765
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Fax: +61 3 9908 2599
Email: bwarren@mcqueengroup.com.au

Remuneration

McQueen Financial Group Pty Ltd charges a fee of between \$1,000 and \$20,000 incl GST to prepare a written plan that will assist you to achieve your financial goals and objectives. The amount of the fee depends on the type of plan. For example, simple risk advice may cost \$1,650, a standard investment plan may cost \$1,650 and a complex investment plan (requiring more than 12 hours of work) may cost \$8,500 incl GST. As every client is different, our advice fee is priced individually based on complexity, time and resources required to execute the advice.

Each authorised representative receives a salary and may be eligible to receive an annual bonus.

Ongoing Remuneration

A fee may be charged for the provision of our ongoing advice service. This includes such things as the implementation of our recommendations, reviewing of strategies and investments and any changes required throughout the year. The fee will be quoted to you at the presentation meeting of your initial advice and become payable regularly or at your following annual review meeting.

For standard ongoing advice, including managed investments, superannuation or IDPS products, we will charge between 0% - 3% (GST inclusive) or on an agreed flat fee level. Our fees vary depending on the complexity of the advice we provide.

In some cases and depending on your personal circumstances, the ongoing annual advice fee can be collected or offset through the product issuer. Where there are funds held under advice, the ongoing Financial Planner service fee will be no more than 3% per annum or on an agreed flat fee level and where discussed with your Financial Planner this cost can be offset against the ongoing advice service charge for the year.

Where risk products (e.g. insurance) are recommended, should you renew your policy, the insurance provider pays a renewal commission between 0% - 33% (GST inclusive) of the renewal premium amount.

Referrals

If you were referred to McQueen Financial Group Pty Ltd, we may pay the person who referred you a fee if we put any advice in place. We may also pay the person who referred you a one off and/or annual payment calculated as a percentage of the initial and ongoing remuneration McQueen receives. Any fees paid will be set out in a Statement of Advice.

If you were referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

Your adviser, may refer you to Pacific Eastcoast for the purpose of exploring direct property opportunities. We are not authorised to provide any advice on direct property investment. We 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.

Relationships and Associations

McQueen Financial Group Pty Ltd may own and may be entitled to acquire further shares in TFSA's ultimate parent company, Countplus Limited.