



Financial Services Guide

This Financial Services Guide (“FSG”) is designed to help you decide whether to use any of our services and informs you of certain basic matters relating to our relationship prior to us providing you with any financial advice. This guide contains important information about:

- the services we offer you
- how we, our licensee and our associates are paid
- what associations or relationships we have with financial product issuers
- our internal and external dispute resolution procedures and how you access them

About our Licensee

To provide financial advice an adviser is required to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd. **Hunter Green is 100% privately owned and holds its own AFSL.** Hunter Green acts in your best interests when providing personal advice and is responsible for ensuring the advice we provide meets the various legal and regulatory requirements and provides us with Professional Indemnity insurance and dispute resolution systems.

For Hunter Green’s services, systems and insurances we pay a monthly fee and may also pay an amount equivalent to up to 3.30% of any remuneration or commissions they, or we, receive for providing you with our advice or services.

HUNTER GREEN PTY LTD

Level 22, 127 Creek Street, Brisbane, QLD 4000
Telephone (07) 3532 4051
www.huntergreen.com.au
Email: invest@huntergreen.com.au
Australian Financial Services License No. 225962

Lack of Independence

Hunter Green, Finassure Pty Ltd and Lindsay Wilson cannot call themselves independent because Hunter Green and/or its authorised representatives receive commissions from the sale of risk insurance products that are not fully rebated to clients and may from time to time receive gifts or other benefits (for example meals at conferences or training sessions).

Our office contact details

Address	Shop 1, 72 Basnett Street, CHERMSIDE WEST QLD 4032 PO Box 5605, STAFFORD HEIGHTS QLD 4053
Phone	07 3256 4100
Email	finassure@finassure.com.au
Website	https://www.finassure.com.au
Linkedin	https://www.linkedin.com/company/finassure
Facebook	https://www.facebook.com/finassureptyltd

About our practice

Whilst our company was only established in June 2015, the combined experience of the principal and my two staff extends more than 100 years in the financial planning industry. We are the successor company to J & BL Wilson Pty Ltd (started by my parents, Jim and Barbara, in 1976) which traded as Spring Hill Financial Services until 2007; as well as Moneo Pty Ltd (co-owned with my brother Geoff and business partner Scott Kilvington from 2007 to 2015).

Our name Finassure is a combination of two extremely important words to us and our clients: "Financial" and "Assurance". Assurance is both a positive declaration intended to give confidence, as well as a promise or certainty in one's own ability.

Our icon is the concept of 3 knots showing the interdependence of client, planner and investment manager and/or insurer in the financial planning relationship. Blue represents wisdom, strength and unity. Green represents wealth, harmony and prosperity.

Together these elements form a logo and brand that symbolises our philosophy - financial advice founded on the strength of the triumvirate of client, planner and investment manager and/or insurer, combined with our team's broad experience across strategies, systems and people; to give a promise of service that empowers our clients to reach their goals.

Adviser Profile

Finassure Pty Ltd ABN 75 606 660 575, Authorised Representative No 1236735 of Hunter Green Pty Ltd
Australian Financial Services License No 225962

About Lindsay Wilson



Experience	I have been in the financial services industry since 1984 and have been a financial planner since 1994.
Phone	0412 378 384
Email	lindsay@finassure.com.au
Authorised representative number	248990 of Hunter Green Pty Ltd AFSL No 225962

Qualifications (Finance related)

Diploma of Financial Planning	Diploma - ANZIIF
Graduate Certificate in Commerce (Financial Planning)	Associate - ANZIIF

Professional memberships

FAAA - Financial Advice Association Australia

Professional designations

CFP - Certified Financial Planner (FAAA)

What services do we offer?

Cash flow and Debt management

Setting budgets and monitoring cash flow
Strategies to accelerate debt repayment, restructuring and managing debts
Salary packaging advice

Tax effective investing

Advice on managed investments
Portfolio construction and management
Investing via trust and company structures
Wealth creation strategies for high income earners

Superannuation

Strategic advice regarding superannuation legislation
Contribution (getting money into super) strategies
Superannuation specific investment advice

Retirement planning

Retirement lifestyle planning
Strategies to minimise or eliminate tax in retirement
Superannuation pensions / lifetime income streams
Investment portfolios specific to funding retirement income
Maximising Centrelink entitlements

Wealth protection and Estate planning

Life insurance, TPD, trauma and income protection advice
Estate planning and asset protection advice

Other Services

Advice regarding redundancy packages
Dealing with disability payouts tax effectively
Dealing with inheritances
Strategies for philanthropy and charitable giving
Lifestyle planning/ consulting on important financial decisions
Insurance Claims Assistance

Do we have any relationships or associations with Financial Product Issuers?

Associations

We at Finassure Pty Ltd and Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorised by Hunter Green to recommend.

Commissions

Hunter Green and its advisers are in receipt of commissions paid by investment and superannuation product providers in relation to some investment and superannuation products held by clients that were in place prior to 1 July 2013

Alternative Forms of Remuneration Register

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

What kinds of financial products are we authorised to provide?

I am authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- superannuation, whether personal super or corporate super;
- interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- retirement savings accounts ("RSA") products;
- deposit and payment products; and
- life products including investment life insurance products and life risk insurance products;

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

How do I pay for Finassure Pty Ltd advice?

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.

Initial consultation	This is an opportunity to view our service offer and meet with our financial planner. The meeting provides you with an opportunity to make a decision as to whether you would like to initiate the financial planning process with our company. This meeting generally takes up to 60 minutes and there is no charge. In order to facilitate a more productive meeting an initial fact find is completed prior to the meeting.
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Data collection, Advice Preparation, Strategy Presentation

We will spend time with you to ensure we understand your current personal and financial position. The quality of our advice is largely governed by the quality of the information that you provide to us. This data collection can take considerable time as we seek information from external parties. Your situation may require a strategy presentation to discuss alternate strategies. Not all clients will require a strategy presentation. Should this meeting be required it will occur by mutual agreement.

If you elect to pay us a fee for advice the following fees will apply. A client engagement authority is signed prior to commencing work. The fees will depend on the size of the investment portfolio and the complexity of the advice:

The minimum fee charged is \$1,800 while the maximum fee is \$22,000. For example, limited advice would cost from \$1,800; comprehensive advice from \$3,450 and sophisticated advice from \$5,050.

If, in developing your financial plan, we identify that the nature and scope of the advice to be provided differs to that initially agreed upon, our initial fee may change. In this case, we will provide you with an upfront quote of the amount payable before we proceed further with finalising your financial plan.

Implementation (fee for advice)	<p>If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <table><tr><td>Portfolios less than \$100,000:</td><td>Implementation fee of between \$360 and \$960.</td></tr><tr><td>Portfolios \$100,001 - \$250,000:</td><td>Implementation fee of between \$960 and \$2,350</td></tr><tr><td>Portfolios \$250,001 - \$500,000:</td><td>Implementation fee of between \$1,600 and \$3,220.</td></tr><tr><td>Portfolios \$500,001 - \$1,000,000:</td><td>Implementation fee of between \$2,250 and \$4,500</td></tr><tr><td>Portfolios in excess of \$1,000,001:</td><td>Implementation fee of between \$2,800 and \$22,000</td></tr></table>	Portfolios less than \$100,000:	Implementation fee of between \$360 and \$960.	Portfolios \$100,001 - \$250,000:	Implementation fee of between \$960 and \$2,350	Portfolios \$250,001 - \$500,000:	Implementation fee of between \$1,600 and \$3,220.	Portfolios \$500,001 - \$1,000,000:	Implementation fee of between \$2,250 and \$4,500	Portfolios in excess of \$1,000,001:	Implementation fee of between \$2,800 and \$22,000
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Ongoing fee for advice	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$960 while the maximum is \$22,000.</p> <p>The actual cost charged for ongoing advice will be explained and agreed in a <i>Terms of Engagement</i> document before commencement.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged</p>
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Ad hoc advice	Where you don't have an ongoing service arrangement and require ongoing advice on an ad hoc basis, a fee based on time charged at \$350 per hour may apply.
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Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off fee may apply, with simple transactions from \$600 and complex transactions from \$1,200.
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Claims Assistance guarantee	If you have a claim, we will notify the insurer, assist you to obtain and complete the correct paperwork, assist you to collect any supporting documentation that the insurer will require and if necessary, visit you at home or in hospital to ensure smooth claims processing. We will also act as your liaison with the insurer's claims manager and continue in the role until your claim is completed.
Stamping Fees	We may receive stamping fees from issuer companies for raising capital or debt on behalf of that company. If so, the amount will be disclosed to you at the time of making the investment.
Life Insurance products	<p>On insurance products that were in force prior to 1 January 2018 the relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.</p> <p>On new insurance policies that came into force from 1 January 2018 the relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.</p> <p>On new insurance policies that come into force from 1 January 2019 the relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.</p> <p>On new insurance policies that come into force from 1 January 2020 the relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not an additional cost to you.</p>

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.

How can you give us instructions?

You may tell us how you would like to give us instructions. For example, by telephone or other means such as email.

What information should you provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's licence or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to financial products.

Other documents you will be given if you receive advice from us.

When we give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced and retained by us instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product, we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

What information do we maintain in your file and can you examine it?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensee's website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

What should you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on (07) 3532 4051 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address. We will try and resolve your complaint quickly and fairly.

HUNTER GREEN PTY LTD

PO Box 1343, Capalaba, QLD 4157

Telephone (07) 3532 4051

www.huntergreen.com.au

Email: invest@huntergreen.com.au

3. Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complaint with the Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

4. 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.

Professional Association Complaints Process

As a member of the Financial Advice Association Australia, Lindsay Wilson is bound by the FAAA's Code. In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the FAAA by phone on 1300 337 301 or email at Professional.standards@faaa.au

Compensation Arrangements

Our licensee, Hunter Green, holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Finassure Pty Ltd provides, please contact us on 07 3256 4100. Retain this document for your reference and any future dealings with Finassure Pty Ltd.