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Financial Services Guide: Part Two








This document is part two of a Financial Services Guide and should be read in conjunction with part one

This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How NEO Financial Solutions Pty Ltd (the Licensee, 'NEOFS' AFSL 385845) and its Authorised Representatives are paid.



1. Authorised Representative Profile

1a. Corporate Authorised Representative Profile

Corporate Authorised Representative Name	Treona Pty Limited
Trading Name	SWM Finance Matters
Australian Business Number	63 007 813 729
Corporate Authorised Representative ASIC Number	341721
Business Address	 8 Greenhill Road, Wayville, SA, 5034
Postal Address	 8 Greenhill Road, Wayville, SA, 5034
Telephone	 08 8372 7832
Fax	 08 8372 7800
Mobile	 0412424034
Email	 tony@swmgroup.com.au
Web Page	 www.swmgroup.com.au

Treona Pty Limited t/a SWM Finance Matters is an Authorised Representative of NEOFS Australian Financial Services Licensee Number 385845.

1b. Authorised Representative Profile

Authorised Representative Name	Anthony (Tony) Skinner
Authorised Representative ASIC Number	326509
Mobile	 0412424034
Email	 tony@swmgroup.com.au

Tony Skinner is a Sub Authorised Representative of Treona Pty Limited.

1c. Authorised Representative Background

Anthony has over twenty five years of experience in the financial planning industry and has completed the Advanced Diploma of Financial Services (financial planning). He has gone on to receive further education, completing Kaplan training requirements for the self-managed superannuation funds course and margin lending course.

2. Products & Services

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Issued by: NEO Financial Services Pty Ltd ABN 64 141 607 098 Australian Financial Services Licensee No 385845

2a. Financial Products Offered

The Authorised Representative named in this Financial Services Guide has been authorised by NEOFS to provide Financial Product Advice and Deal in the following products:

✓	Life Products – Life Risk Insurance Products;
✓	Life Products – Investment Life Insurance Products;
✓	Superannuation;
✓	Self-Managed Superannuation Funds
✓	Managed Investments;
✓	Securities;
✓	Deposit & Payment Products;
✓	Government Debentures, Stocks and Bonds;
✓	Retirement Savings Accounts; and
✓	Standard Margin Lending Facilities.

Only products researched and approved by NEOFS can be recommended by your Authorised Representative.

2b. Services Offered

The Authorised Representative named in this Financial Services Guide is able to offer you the following services:

✓	Personal Risk Insurance	✓	Business Succession Planning
✓	Debt Management	✓	Estate Planning Strategies
✓	Guidance on Budgeting	✓	Pre-Retirement Strategies
✓	Wealth Accumulation Strategies	✓	Transition to Retirement Strategies
✓	Superannuation	✓	Centrelink & Veteran Affairs Planning
✓	Self-Managed Superannuation Funds	✓	Socially Responsible Investments
✓	Salary Packaging	✓	Standard Margin Lending & Gearing
✓	Managed Investments & Securities	✓	Direct Property

2c. Services and Products NOT Offered

Your Authorised Representative is unable to provide advice on the following financial strategies and products; we may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser.

It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

✗	General Insurance	✗	Derivatives
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3) How we get paid

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Treona Pty Limited 97.5% of all commissions and fees received.

From this Treona Pty Limited pays Tony Skinner a portion of the surplus once the costs associated with operating their business are met.

Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended. You have a right to request further particulars in respect to the remuneration received by the Authorised Representative or NEOFS.

All fees are inclusive of GST.

3a What are the costs

You will be provided with an initial meeting for which there is no charge, further meetings and the preparation and implementation of financial advice will be charged by either one or a combination of two methods:

1. Fee for Service

You may elect to be invoiced directly for these fees to be paid to NEOFS or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

	From (Min)	To (Max)
Hourly Fees		
We may charge an hourly rate for the services we provide.	\$165 hour	\$330 hour
Statement of Advice Preparation Fees		
Advice fees are charged based on the complexity of the advice provided. <i>Please note the SOA preparation fees still apply where you decide not to implement our advice.</i>	\$770	\$13,200

2. Commission

Some product providers pay a commission when business is lodged with them, where possibly we may agree to one of the following:

- Refuse to receive these commissions
- Rebate these commissions to your account
- Use these commissions to offset some of your agreed plan fee, or
- Receive these commissions in place of a plan fee

Investment Implementation (1st year only) (Upfront Commission) Investment of superannuation and non superannuation funds Example: for an investment of \$10,000 in a product whose manager pays NEOFS 4.4% commission, NEOFS will receive an upfront commission of \$440.00 in the 1 st year.	0%	5.5%
Investment Ongoing (Commission) Based on the account balance of superannuation and non-superannuation portfolio's. The ongoing commission is paid based on the value of your holding in a product for as long as you hold the product. Example: if your account balance is \$100,000 and you are charged 1.25%, NEOFS would receive \$1,250 per annum.	0%	1.25%
Life Insurance (Risk Products) Implementation (1st year only) The commission is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees or levies. Example: if the annual premium was \$500 NEOFS would receive up to \$650 in the first year based on the maximum.	0%	130%
Life Insurance (Risk Products) Ongoing Commission NEOFS will also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the annual premium you pay. Example: if your annual premium is \$500 NEOFS would receive up to \$150 per annum based on maximum.	5%	30%

3b. Other Remuneration I may receive.

We may also work on a success fee for certain assignments that we take on ie. Where a client engages us to fight an insurance claim for them we may charge a percentage of the amount received from the insurer commensurate with the work and effort undertaken.

Example: If your insurance claim was for \$250,000 under a total and permanent disability policy and the onus of proof was on you we might charge a 10% fee for successfully obtaining the insurance payment on your behalf. In this case NEOFS would receive \$25,000.

FSG Issued by:
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