

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
Corporate Authorised Representative ASIC Number	341721
Trading Name	SWM Finance Matters
Business Address	8/435 Fullarton Road HIGHGATE SA 5063
Postal Address	P.O. Box 435 HIGHGATE SA 5063
Telephone	08 8271 5427
Mobile	0412 424 034
Email	tony@swmgroup.com.au
Web Page	www.swmgroup.com.au

Treona Pty Limited t/a SWM Finance Matters is an Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

1B. AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Anthony (Tony) Skinner
Authorised Representative ASIC Number	326509
Mobile	0412 424 034
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

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:

✓	Cash Deposit & Payment Products;
✓	Government Debentures, Stocks & Bonds;
✓	Life Products – Life Risk Insurance Products;
✓	Life Products – Investment Life Insurance Products;
✓	Superannuation, RSA's & Retirement Income Stream Products
✓	Managed Investments;
✓	Securities
✓	Self-Managed Superannuation Funds
✓	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		

2C. SERVICES & 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
✗	Direct Property		

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 Ltd 100% of all remuneration received and Treona Pty Ltd pays NEOFS a Fixed Dealer Fee of \$22,000 Inc. GST plus mandatories and software.

From this Treona Pty Ltd pays Anthony Skinner a fee and funds the costs associated with operating their business.

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

Your Authorised Representative may provide you with an initial meeting for which there is no charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. 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.

Initial Appointment		
We will collect information from you at this meeting and provide you with general only advice at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice you will need to have a Statement of advice prepared.		At our expense
Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.		\$330.00 / Hour
Statement of Advice Preparation Fees	From (Min)	To (Max)
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
Implementation of Advice (non Insurance) (1st Year only)	From (Min)	To (Max)
Investment of superannuation and non-superannuation funds	\$550	\$7,500

Implementation of Advice (Insurance) (1st Year only)	From (Min)	To (Max)
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%
Ongoing Advice Fee (Non Insurance)	From (Min)	To (Max)
Ongoing Advice: Flat Fee Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy.	\$770	\$11,000
Ongoing Advice: Asset Scale Fee Based on the account balance of superannuation and non-superannuation portfolios. 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 \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200 per annum.	0%	1.25%
Ongoing Advice Life Insurance / Risk Products Commission	From (Min)	To (Max)
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 you're 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 i.e. 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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