



Financial Services Guide

Provided by

The Trustee for Keshmont Family Trust, The Trustee for MFC Trust, The Trustee for Redroar Family Trust and The Trustee for The Platinum Red Trust trading as Focus Partners Financial Services ABN 65 445 313 072 Authorised Representative No. 414812 (**Focus Partners Financial Services**)

Joshua Howard - Authorised Representative No. 344042 (**Josh**)

Zachary Trinnick - Authorised Representative No. 423058 (**Zac**)

(together **we, us, our**)

As authorised representatives of Focus Partners Financial Services Pty Ltd ABN 28 661 965 582 AFSL No. 543788 (**Licensee**)

Date: 1 April 2025

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

We receive commissions on the sale of life risk insurance products that are not rebated in full to clients. As a result, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

Financial services we are authorised to provide

Focus Partners Financial Services is authorised to provide personal advice and dealing services to retail and wholesale clients for the following financial products:

- deposit and payment products limited to:
 - basic deposit products
 - deposit products other than basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997)
- securities
- standard margin lending facility

Focus Partners Financial Services is a corporate authorised representative of the Licensee. Any financial services will be provided by Focus Partners Financial Services and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to Focus Partners Financial Services. As part-owners of Focus Partners Financial Services, Josh and Zac share in the profits that are made.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees usually ranges from \$250 to \$1,100 but may exceed this range in complex cases. Details of the fee will be agreed with you beforehand. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$1,100 to \$4,400 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

Our ongoing fees depend on the ongoing service that we provide to you. They are typically charged as either percentage based on the value of your portfolio of between 0.55% and 1.5%, or as an agreed fixed price of between \$2,200 and \$40,000 per annum (paid monthly). The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

Any ongoing fees will be agreed with you in our service agreement.

Brokerage fees

We may charge a brokerage fee of between 0.10% and 0.88%, with a minimum of \$110 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount.

The services and fees will be set out in the SoA or RoA that we provide to you.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 60% and 70% of the first year's annual premium.

We also receive an ongoing commission payment of between 20% and 25% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 20% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$400 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Our representatives are paid a base salary and do not receive commissions from product issuers. However, as part-owners of Focus Partners Financial Services, Josh and Zac also share in the profits that we make.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

No such associations or relationships exist.

Conflicts of Interest

Our representatives may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Focus Partners Financial Services is part of the Focus Partners Group which includes the accounting practice "Focus Partners Chartered Accountants". Where you receive services from our related entities we receive a benefit from this as part of ownership of the wider Focus Partners Group.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at focuspartners.com.au

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at focuspartners.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact Focus Partners Financial Services or the Licensee at:

Address

550 Smollett Street
Albury NSW 2640

Phone

(02) 6021 3399

Email

Super@focuspartners.com.au

Adviser Profile

This adviser profile forms part of the FSG dated 1 April 2024.

About Joshua Howard



Qualifications

- Advanced Diploma of Business, Swinburne University of Technology, 2007
- Advanced Diploma of Financial Services (Financial Planning), Pinnacle Financial Services Academy, 2010
- Margin Lending, Kaplan, 2010
- Self-managed Superannuation Funds, Kaplan, 2011
- Ethics and Professionalism in Financial Advice, Kaplan, 2019

Memberships

- SMSF Specialist Advisor, Self-Managed Super Fund Association
- Chartered Accountants Australia and New Zealand (CAANZ)
- Financial Advice Association of Australia (FAAA)

Authorised financial services

The Licensee has authorised Josh to provide personal advice and dealing services for the following financial products:

- deposit and payment products limited to:
 - basic deposit products
 - deposit products other than basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997)
- securities
- standard margin lending facility

Adviser Profile

This adviser profile forms part of the FSG dated 1 April 2024.

About Zachary Trinnick



Qualifications

- Chartered Financial Analyst (CFA), 2011
- Bachelor of Economics, Australian National University, 2000
- Bachelor of Commerce, Australian National University, 2000
- Diploma of Financial Services (Financial Planning), Kaplan, 2012
- Certified Financial Planner, Financial Planning Association of Australia, 2017
- Ethics and Professionalism in Financial Advice, Kaplan, 2019

Memberships

- CFA Institute
- SMSF Specialist Advisor, SMSF Association of Australia
- Chartered Accountants Australia and New Zealand (CAANZ)
- Financial Advice Association of Australia (FAAA)

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- deposit and payment products limited to:
 - basic deposit products
 - deposit products other than basic deposit products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds
- interests in managed investment schemes including investor directed portfolio services
- interests in managed investment schemes limited to MDA services
- retirement savings accounts products (within the meaning of the Retirement Savings Account Act 1997)
- securities