

Financial Services Guide: Part Two

STOP This document is Part Two of a Financial Services Guide & must 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.



AUTHORISED REPRESENTATIVE PROFILE

CORPORATE AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Lebreca Pty Ltd
Authorised Representative ASIC Number	345206
Trading Name	Goldline Financial Planning
Business Address	71 Forrest Avenue, Bunbury WA 6230
Postal Address	PO Box 1721, Bunbury WA 6231
Telephone	08 9791 8722
Fax	08 9791 5523
Website	www.goldlinefp.com.au

Lebreca Pty Ltd is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

SUB AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Leanne Moir
Authorised Representative ASIC Number	250700

Leanne Moir is a Sub Authorised Representative of Lebreca Pty Ltd.

Leanne Moir is a Financial Planner with an Advanced Diploma of Financial Services (Financial Planning) and has been giving advice for over 20 years. Leanne is accredited to give advice in the area of Self Managed Superannuation Funds, is a member of the Self Managed Superannuation Fund Association and registered with the Tax Practitioners Board

SUB AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Brett Maguire
Authorised Representative ASIC Number	250626

Brett Maguire is a Sub Authorised Representative of Lebreca Pty Ltd.

Brett Maguire is a Financial Planner with an Advanced Diploma of Financial Services (Financial Planning) and has been giving advice for over 19 years. Brett is accredited to give advice in the area of Self Managed Superannuation Funds, is a member of the Self Managed Superannuation Fund Association and registered with the Tax Practitioners Board.



PRODUCTS & SERVICES OFFERED

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:

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

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

SERVICES OFFERED

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

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

SERVICES & PRODUCTS NOT OFFERED

Your Authorised Representative is unable to offer you advice or services regarding the financial products or services listed below. 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.

✗	Business Succession Planning	✗	Managed Discretionary Accounts	✗	Standard Margin Lending & Gearing
✗	Direct Property - Sales	✗	General Insurance	✗	Derivatives



HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Lebreca Pty Ltd 100% of all remuneration received.

From this Lebreca Pty Ltd pays Leanne Moir & Brett Maguire a salary.

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.



WHAT ARE THE COSTS

All fees are inclusive of GST.

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 advice only 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.		\$220 / Hour
Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.		\$220 / 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>	\$352	\$5,500

Implementation of Advice (Non Insurance) (1st Year only)	From (Min)	To (Max)
Implementation Fee: Flat Fee Investment of superannuation and non-superannuation funds	\$363	\$7,700
Life Insurance Commission (1st Year only)	From (Min)	To (Max)
This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies.		
For insurance approved from 1 Jan 2019 to 31 Dec 2019: <u>Example:</u> if the annual premium was \$1,000 NEOFS would receive up to \$770 in the first year based on the maximum.	0%	77%
For insurance approved from 1 Jan 2020 onwards: <u>Example:</u> if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum.	0%	66%
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.	\$220	\$7,700
Ongoing Life Insurance Commission (Year 2 onwards)	From (Min)	To (Max)
NEOFS may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay. <u>Example:</u> if you're annual premium is \$1,000 NEOFS would receive up to \$330 per annum based on maximum.	0%	33%

FSG Issued by: NEO Financial Solutions Pty Ltd
ABN 64 141 607 098 AFS Licence 385845
🏢 Ground Floor, 30 Summers Street, East Perth WA 6004
☎: 08 9227-1472 ✉: compliance@neofs.com.au