

Total Advice Partners



FINANCIAL SERVICES GUIDE

Our guide to assisting you with your financial needs

Version 6 | November 2018

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG covers the following:

- Information about Total Advice Solutions Pty Ltd as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Total Advice Solutions Pty Ltd can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Total Advice Solutions Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Total Advice Solutions Pty Ltd’s authorised representatives.

Total Advice Solutions Pty Ltd (ABN 11 600 723 733), is an Australian Financial Services Licensee (AFSL 475064).

Distribution of the Financial Services Guide (version 6) by the providing entity has been authorised by Total Advice Solutions Pty Ltd.

Authorisation date: 1st November 2018

Who we are and what we stand for

Total Advice Partners is a boutique Financial Planning business. Our mission is to provide clients like yourself with high quality advice that you can rely upon to help remove uncertainty in your life, thus positioning you to meet your needs and objectives.

This FSG is given to you by your adviser with the authority of Total Advice Solutions Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Total Advice Solutions Pty Ltd.

Our responsibility

Your adviser provides financial advice and services on behalf of Total Advice Solutions Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

The adviser profiles

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your adviser for a copy or contact us (see page 8 for contact details).

What we can provide

Total Advice Solutions Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation

Total Advice Solutions Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser can recommend any product on the Total Advice Solutions Pty Ltd APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Total Advice Solutions Pty Ltd's Research Department to obtain a one-off product approval.

Documents you may receive

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a SoFA and RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to give instructions

Your adviser may accept your instructions by phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.

Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Total Advice Solutions Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Total Advice Solutions Pty Ltd may engage third party service providers to assist in the provision of products or services.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

All fees or commissions are initially paid to Total Advice Solutions Pty Ltd before being distributed to the relevant Practice.

Licensee remuneration

Total Advice Solutions Pty Ltd receives percentage of the adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other forms of remuneration or benefits

Total Advice Solutions Pty Ltd and/or its advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related companies

Your adviser may hold shares in Total Advice Solutions Pty Ltd or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

Associated entities of the Directors and Partners of Total Advice Solutions Pty Ltd and Total Advice Partners (David Darbyshire and Damion Bielby) are shareholders and directors of, and are entitled to dividends from Arminius Capital Management Pty Ltd.

Arminius Capital Management Pty Ltd acts as the Investment Managers of:

- Arminius Capital GMMA Fund
- Arminius Capital EMMA Fund
- Arminius ALCE Managed Account

Arminius Capital Management Pty Ltd may be eligible to receive investment Management Fees as specified in the relevant PDS if you invest in any of these funds or accounts.

Sponsorship

Total Advice Solutions Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Total Advice Solutions Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

Product arrangements

Total Advice Solutions Pty Ltd receive a Partnership Allowance from MLC Limited ('MLC') on certain Navigator Personal Products. The allowance is paid at a rate of 10% of MLC's net margin for the first \$50 million in funds under management and 15% on amounts above \$50 million..

For example, assuming a net margin to MLC of 0.92% and an investment of \$100,000 into a qualifying Navigator product. Total Advice Solutions Pty Ltd could receive an allowance of up to a \$138 per annum.

These payments form part of the overall remuneration that may be passed onto your adviser. In those instances where these payments are shared with your adviser, they only apply to arrangements entered into prior to 1 July 2013 and growth on those arrangements until 30 June 2014.

Professional Indemnity

Total Advice Solutions Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Total Advice Solutions Pty Ltd as required by the Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact the Claims team at Total Advice Solutions Pty Ltd Limited to discuss your complaint.

Phone 07 3284 7875

Online www.totaladvice.com.au

Email info@totaladvice.com.au

Mail Claims Manager
Total Advice
Solutions Pty Ltd
PO Box 121
Redcliffe Qld 4020

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone 1800 931 678 (free of charge)

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3
Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Head Office

Total Advice Solutions Pty Ltd
PO Box 121
Redcliffe Qld 4020

T: 07 3284 7875
F: 07 3284 4790
E: info@totaladvice.com.au
W: www.totaladvice.com.au

For more information:

Please visit moneysmart.gov.au for more information on financial advice.



Corporate Authorised Representative
Number: 402012

Adviser Profile

David Darbyshire

Authorised Representative No 274027

I am an Authorised Representative of Total Advice Solutions Pty Ltd and partner of Total Advice Partners (“my practice”) which is a Corporate Authorised Representative of Total Advice Solutions Pty Ltd.

I have worked in the Financial Planning profession since December 1998 and was appointed an Authorised Representative of Total Advice Solutions Pty Ltd in July 2015.

I hold the following qualifications:

- Bachelor of Business (Banking & Finance) – Queensland University of Technology
- Diploma of Financial Planning - Deakin

Damion Bielby

Authorised Representative No 231134

I am an Authorised Representative of Total Advice Solutions Pty Ltd and partner of Total Advice Partners (“my practice”) which is a Corporate Authorised Representative of Total Advice Solutions Pty Ltd.

I have worked in the Banking and Finance industry since December 1994. I have worked as a professional Financial Planner since 1997.

I hold the following qualifications:

- Master of Financial Planning – University of Sunshine Coast
- Diploma of Financial Planning - Deakin
- Justice of the Peace (Qualified)

Benjamin Palmer

Authorised Representative No 1240783

I am an Authorised Representative of Total Advice Solutions Pty Ltd and an employee of Total Advice Partners (“my practice”) which is a Corporate Authorised Representative of Total Advice Solutions Pty Ltd.

I have worked in the Financial Services Industry since 2013. I have worked in several capacities over this time and more recently as a Financial Planner.

I hold the following qualifications:

- Bachelor of Commerce (Finance & Management) – Griffith University
- Diploma of Financial Planning (RG146) – Kaplan
- Diploma of Finance and Mortgage Broking Management – FARSTA

Kym Marriott

Authorised Representative No 295846

I am an Authorised Representative of Total Advice Solutions Pty Ltd and an employee of Total Advice Partners (“my practice”) which is a Corporate Authorised Representative of Total Advice Solutions Pty Ltd.

I have worked in the Financial Services Industry since 1988.

I hold the following qualifications:

- Diploma of Business Management (Monash University)
- Diploma of Financial Planning (Deakin University)
- Certified Financial Planner (CFP)

Privacy Policy

At Total Advice Partners and Total Advice Solutions Pty Ltd, we are committed to ensuring the confidentiality and security of your personal information. We have fully embraced and implemented the provisions of the Privacy Act and the Australian Privacy Principles (APPs), which are regulated by the Federal Privacy Commissioner.

The Privacy Act and the APPs apply to the collection, use and disclosure of an individual's personal information by private sector organisations. Under the Privacy Act, personal information is broadly defined. In simple terms, it means any information, relative to an individual person, which is held in a record by an organisation. To manage and administer our financial planning services, it may be necessary for us to disclose your personal information to certain third parties. If you object to this disclosure, we will not be able to provide you with such services.

The types of organisations to whom we may disclose your personal information include:

- your accountant and the Australian Taxation Office for the lodgement of income tax and related returns;
- financial institutions for the provision of financial products such as investments, superannuation and
- life insurance;
- your mortgage broker or lending institutions for the provision of mortgage and finance broking services;
- organisations undertaking compliance reviews of our practice or its Authorised Representatives, or reviews of the accuracy and completeness of our information;
- organisations providing mailing services, maintenance of our information technology systems and printing of our standard documents and correspondence. We will only disclose your personal information to these organisations to enable them to undertake specified management and administration services.

Total Advice Partners and Total Advice Solutions Pty Ltd will not disclose your information for any other purpose unless requested or authorised by you.

Your personal information may be shared with other sections within the offices and branches of the Total Advice Partners, for the provision of associated services and for the marketing of our firm's services.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions, please notify us in writing.

We may send you information from time to time about financial planning services offered by Total Advice Partners, and invitations to seminars.

You may elect to stop receiving such information at any time by contacting us on 07 3284 7875.