

Financial Services Guide: Part Two

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 Representatives 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.

Authorised Representative Profile

Authorised Representative Name	Leanne Moir
Authorised Representative ASIC Number	250700

Leanne Moir is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of Lebreca Pty Ltd.

Authorised Representative Background

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.

Financial Products Authorisation

The Authorised Representative named in this FSG has been authorised by NEOFS to provide advice and deal in the following financial products:

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

The Authorised Representative named in this FSG cannot advise or deal in the following financial products:

✗	Managed Discretionary Accounts	✗	Standard Margin Lending Facilities
✗	Derivatives		

How We Get Paid

NEOFS receives all remuneration for 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 a salary, share of profits and/or bonuses.

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 may be a charge at the hourly rate specified in the schedule below. A fee may be charged as per the schedule below for all other services provided. 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.

On-Demand Services (One-off)

Fee for Service Hourly Rate		
An hourly rate for the services we provide.	\$330 / Hour	
Advice Preparation Deposit	From (Min)	To (Max)
Advice Preparation Deposit: Flat Fee To proceed with the preparation of our advice, a deposit may be required for the execution of the terms of engagement. <i>Please note the advice preparation deposit may apply where you decide to cancel during the preparation of advice process.</i>	\$550	\$2,750
On-Demand Advice Preparation Fee	From (Min)	To (Max)
Upfront Advice: Flat Fee This is a one-off fee for the preparation of financial advice. You will be quoted and charged a flat fee based on the complexity of the advice provided. <i>Please note the advice documentation preparation fees still apply where you decide not to implement our advice.</i>	\$1,100	\$7,700
Implementation of Advice	From (Min)	To (Max)
Implementation Fee: Flat Fee This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a flat fee based on the complexity of the implementation services.	\$550	\$8,800

Fixed Term Services (up to 12 months)

Fixed Term Advice Fee (includes administration services)	From (Min)	To (Max)
Fixed Term Advice: Flat Fee This is a flat fee payable for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <i>Please note the SOA preparation fees may still apply where you decide not to implement our advice.</i>	\$1,815	\$9,900
Administrative Only Service Fee	From (Min)	To (Max)
Administrative Service Fee: Flat Fee This is a flat fee for administrative services, to be provided over a period of up to 12 months from the date of your agreement.	\$825	\$3,300

Insurance Commission

Life Insurance Commission – New Policies (1 st 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. <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 Life Insurance Commission – New Policies (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 your 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

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Authorised Representatives Profile

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Authorised Representative Profile

Authorised Representative Name	Brett Maguire
Authorised Representative ASIC Number	250626

Brett Maguire is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of Lebreca Pty Ltd.

Authorised Representative Background

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.

Financial Products Authorisation

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✓ Life Products – Life Risk Insurance Products	✓ Securities
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<p>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.</p> <p><u>Example</u>: if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum.</p>	0%	66%
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