

## 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

<b>Corporate Authorised Representative Name</b>	The Trustee for OFP Unit Trust
<b>Corporate Authorised Representative ASIC Number</b>	1006949
<b>Trading Name</b>	Omnis Financial Planning
<b>Business Address</b>	1 Alvan Street, Subiaco, WA 6008
<b>Postal Address</b>	PO Box 1296, Subiaco, WA 6904
<b>Telephone</b>	08 9380 3555
<b>Fax</b>	08 9380 9515
<b>Mobile</b>	0419 118 809
<b>Email</b>	<a href="mailto:daniel@omnisgroup.com.au">daniel@omnisgroup.com.au</a>
<b>Web Page</b>	<a href="http://www.omnisgroup.com.au">www.omnisgroup.com.au</a>

The Trustee for OFP Unit Trust T/A Omnis Financial Planning is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

#### SUB AUTHORISED REPRESENTATIVE PROFILE

<b>Authorised Representative Name</b>	Daniel Morcombe
<b>Authorised Representative ASIC Number</b>	311943
<b>Mobile</b>	0419 118 809
<b>Email</b>	<a href="mailto:daniel@omnisgroup.com.au">daniel@omnisgroup.com.au</a>

Daniel Morcombe is a Sub Authorised Representative of Omnis Financial Planning.

#### AUTHORISED REPRESENTATIVE BACKGROUND

Qualifications BSc, Adv. Dip FP, Member FPA

**Daniel Morcombe is an experienced financial planner and personal risk advisor who helps business owners, medical specialists and retirees to manage their often complex financial affairs to build and protect their wealth so they may enjoy a life of financial security and choice.**

Daniel's clients share key characteristics; as business owners and medical specialists both young and established professionals - they experience considerable time pressure; as high income earners they have financial complexity that regularly traverses personal and business matters, and in retirement Daniel's clients require advice for reliable income streams and wealth protection strategies.

A financial services professional with advanced qualifications since 2002, Daniel's considerable financial knowledge is matched by his ability to build strong and genuine personal relationships. Firmly focused on helping people, he strives to make a difference through financial education, mentoring and leadership that enables his clients to protect their livelihood and grow their wealth.



### 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	✓ Standard Margin Lending Facilities
✓ 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	✓ Business Succession Planning	✓ Socially Responsible Investments
✓ Wealth Accumulation Strategies	✓ Estate Planning Strategies	✓ Salary Packaging
✓ Superannuation	✓ Pre-Retirement Strategies	✓ Direct Property – Strategies Only
✓ Self-Managed Superannuation Funds	✓ Standard Margin Lending & Gearing	

## 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.

✗ General Insurance	✗ Derivatives	✗ Direct Property - Sales
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## HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays The Trustee for OFP Unit Trust T/A Omnis Financial Planning 100% of all remuneration received.

From this The Trustee for OFP Unit Trust T/A Omnis Financial Planning pays Daniel Morcombe 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 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.		N/A
Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.		\$330 / 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>	\$550	\$10,000
Implementation of Advice (Non Insurance) (1 <sup>st</sup> Year only)	From (Min)	To (Max)
<b>Implementation Fee: Flat Fee</b> Investment of superannuation and non-superannuation funds	\$1,000	\$5,500
Life Insurance Commission (1 <sup>st</sup> 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, model loadings or any other government charges, taxes, fees or levies.		
For insurance approved <b>from 1 Jan 2019 to 31 Dec 2019</b> : <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 <b>from 1 Jan 2020 onwards</b> : <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)
<b>Ongoing Advice: Flat Fee</b> Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy.	\$500	\$20,000
<b>Ongoing Advice: Asset Scale Fee</b> 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. <u>Example:</u> if your account balance is \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200 per annum.	0%	1.1%
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%

### Other Remuneration I may receive.

Omnis Financial Planning Pty Ltd ATF OFP Unit Trust has a referral agreement with Capita Finance & Loanmonster Pty Ltd whereby they will pay a referral fee to Omnis Financial Planning Pty Ltd ATF OFP Unit Trust as follows:

Capita Finance	25% of upfront and ongoing commission received
Loanmonster Pty Ltd	20% of upfront and ongoing commission received

This payment is for time spent dealing with the financing transaction and is NOT an additional cost to the client. This is paid from any fees paid to Capita Finance & Loanmonster Pty Ltd from the finance companies.

A referral fee may be received for any referrals to AIA's "My Own" Health Insurance. For any health insurance policies taken up, I will receive a once off referral fee of up to 20% of the first years' premium.

**FSG Issued by: NEO Financial Solutions Pty Ltd**  
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