

## 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

<b>Authorised Representative Name</b>		The Trustee for OFP Unit Trust
<b>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>Website</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.*

### 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 an Authorised Representative of NEO Financial Solutions Pty Ltd and 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.

## 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
✓	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		

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

✗	Managed Discretionary Accounts	✗	Derivatives
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## How We Get Paid

NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays The Trustee for OFF Unit Trust T/A Omnis Financial Planning 100% of all remuneration received. From this The Trustee for OFF 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.

### On-Demand Services (One-off)

Fee for Service Hourly Rate		
An hourly rate for the services we provide.	\$0 to \$330 / Hour	
Advice Preparation Deposit	From (Min)	To (Max)
<b>Advice Preparation Deposit: Flat Fee</b> To proceed with the preparation of our advice, a deposit will 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>	\$0	\$5,000
On-Demand Advice Preparation Fee	From (Min)	To (Max)
<b>Upfront Advice: Flat Fee</b> 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>	\$500	\$15,000
<b>Upfront Advice: Asset Scale Fee</b> This is a one-off fee for the preparation of financial advice. You will be quoted and charged a fee based on a percentage of the value of the funds under advice. <i>Please note the advice documentation preparation fees still apply where you decide not to implement our advice.</i> <u>Example:</u> if the combined value of your investments total \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200.	0%	2.2%

Implementation of Advice	From (Min)	To (Max)
<b>Implementation Fee: Flat Fee</b> 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.	\$1,000	\$5,500
<b>Implementation Fee: Asset Scale Fee</b> This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a fee based on a percentage of the value of funds under advice. <u>Example:</u> if the combined value of your investments total \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200.	0%	2.2%

### Fixed Term Services (up to 12 months)

Fixed Term Advice Fee (includes administration services)	From (Min)	To (Max)
<b>Fixed Term Advice: Flat Fee</b> 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>	\$500	\$20,000
<b>Fixed Term Advice: Asset Scale Fee</b> This is a percentage-based fee for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <u>Example:</u> if your account balance is \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200.	0%	2.2%

Administrative Only Service Fee	From (Min)	To (Max)
<b>Administrative Service Fee: Flat Fee</b> 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.	\$0	\$3,300

### Insurance Commission

Life Insurance Commission – New Policies (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, 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**  
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