

*Peace of Mind for Your Financial Future*



Financial Services Guide  
3 July 2018  
V03072018



Financial Momentum Vic Pty Ltd is a  
Corporate Authorised Representative of Total Financial Solutions Australia Ltd

ABN 94 003 771 579 AFSL 224954  
Level 11, 309 George Street, Sydney NSW 2000  
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It's more than a financial plan, it's *your* future!



## Financial Momentum Vic Pty Ltd

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www.financialmv.com.au  
PO Box 822, Wangaratta VIC 3676

### Wangaratta:

PH: (03) 5721 4855 FX: (03) 5721 8477  
FM Business Centre  
23 Ely Street Wangaratta, VIC 3677  
fm@financialmv.com.au

### Sunbury:

PH: (03) 9740 7686  
Suite 1A, 33 Macedon Street  
Sunbury, VIC 3429  
sunbury@financialmv.com.au



Financial Momentum's Wangaratta office: Ground floor of the FM Business Centre. Disabled parking and access is available.

## Our Team

### **Director • Principal Adviser**

Michael Holmes, CFP

### **Director • Adviser**

Matthew Holmes

### **Office Manager**

Carissa Johnson

### **Administration Manager – Sunbury Office**

Marina Gangoiti

### **Paraplanner • Administration Assistant**

Corey Sheather

### **Administration Assistant**

Daniella Clifford

### **Administration Assistant**

Rachelle Evans

### **Receptionist/Administration Assistant**

Ally Peters

### **Internal Financial Controller**

Tracy Ryan

# Financial Services Guide (Part One)

21 February 2018

## About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you to decide whether to use our services as set out in this FSG. It comes in two parts. This is Part One. Part One contains information about the financial planning and advisory services that Total Financial Solutions Australia Limited (TFSA) provides. It also describes how we and your Adviser are paid and what you can do if you are unhappy with our services.

It should be read in conjunction with FSG Part Two which contains information about your individual Adviser and the services that they can provide to you. If you do not receive Part Two with this document, please ask your Adviser to provide it to you or contact us.

## About Total Financial Solutions

### Who is TFSA?

Total Financial Solutions Australia Limited (TFSA) is an Australian Financial Services Licensee established in 2010 with a network of over 80 financial planners distributed across 50 self-employed practices throughout Australia, providing financial services to around 50,000 Australians. TFSA practices have the experience, knowledge and resources to help manage and grow your wealth.

TFSA believes our practices are uniquely positioned to offer superior advice and service to our clients, by providing choice and flexibility. Our practices offer personal advice tailored for each client who is treated as a valuable customer.

TFSA is a member of the Association of Financial Advisers (AFA). As a member of this organisation, we are committed to operating in accordance with their Code of Ethics and Rules of Professional Conduct.

TFSA holds an Australian Financial Services Licence Number 224954. TFSA and TFSA's operating company, TFS Operations Pty Ltd, are wholly owned subsidiaries of Countplus FS Holdings Pty Ltd (Countplus Holdings). All entities are domiciled in Australia.

### Who is your Adviser?

Your Adviser is the person named in FSG Part Two.

TFSA has appointed your Adviser as its Authorised Representative to provide financial advice and services to you. TFSA is responsible for the services that your Adviser provides.

Both TFSA and your Adviser act for you when providing financial advice and recommending financial products.

## About Our Services

### What financial services can we offer?

We hold an Australian Financial Services Licence that authorises us to provide advice and deal in the following products:

- Deposit and payment products
- Debentures, stocks or bonds issued by a government
- Life products (including life risk insurance and investment life insurance products)
- Managed investment schemes (including investor directed portfolio services)
- Retirement savings accounts
- Securities
- Standard margin loans
- Superannuation.

### How will we provide you with financial advice that is in your best interests?

We have a 7 step process for providing you with financial advice that is in your best interests:

1. **Meet with you for an initial consultation.** During this meeting we will make enquiries about your expectations, provide you with full details of the services we are authorised to provide, identify if we are not able to deliver services to you and inform you of our pricing policy.
2. **Collect all the information needed from you.** We call this fact finding. This involves asking questions about your personal circumstances including helping you to determine your attitude towards risk (where appropriate). You are not required to provide any information to us if you do not wish to do so. However, if you do not, it may be difficult for us to provide advice that is in your best interests.
3. **Help you identify your goals and current financial position.** This includes detailing any constraints which may affect our advice to you.
4. **Consider appropriate financial strategies and issues.** We may analyse and review your wealth accumulation, retirement, pension, taxation, social security and estate planning requirements. We may also review your existing investment, superannuation or insurance products. We will develop recommendations and deliver these to you in a Statement of Advice.
5. **Discuss the recommendations with you.** We will help you to understand our recommendations and seek your approval to implement the recommendations that you wish to proceed with.
6. **Implement the recommendations.** We will assist in the completion of application forms and other documents required to implement our recommendations.
7. **Review** your objectives, financial situation and needs, if this service has been agreed to with your Adviser.

**What documents  
might you receive?**

### Statement of Advice (SoA)

If we provide you with advice about your personal financial circumstances, we will normally give you a SoA. This will confirm the advice we have given and is designed to assist you to decide whether to act on our recommendations. The SoA will also explain our fees for giving the advice and arranging the financial products that we have recommended. A copy of your SoA will be retained on your file for 7 years, and you can request a copy during this time.

### Record of Advice (RoA)

On an ongoing basis, a RoA may be provided instead of a SoA if there have been no significant changes in your personal circumstances or, the basis of the advice has not significantly changed since your last SoA was provided. A copy of your RoA will be retained on your file for 7 years, and you can request a copy during this time.

### Fee Disclosure Statement (FDS)

If you have entered into an ongoing fee arrangement with your Adviser for a period of more than 12 months, you will also receive a Fee Disclosure Statement (FDS) on an annual basis. The FDS will contain details of the services you were entitled to receive, the services you actually received and the fees which were paid, during the previous 12 months.

### Product Disclosure Statement (PDS)

If we recommend or arrange for the issue of a financial product (other than ASX listed securities), we will provide you with a PDS containing information about the product, such as its features and risks.

**How will we  
provide you these  
documents?**

We will generally provide these documents to you electronically (via your nominated email address), unless you tell your Adviser otherwise.

**How can you  
provide  
instructions?**

We prefer you to provide your instructions to your Adviser in writing (including email). However, if the matter is urgent you may provide instructions by telephone and confirm them in writing.

**What information  
will we keep about  
you and can you  
access it?**

Your privacy is important to us. We use the information you provide to advise you about your financial circumstances, goals and strategies. We only provide your information to the product providers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you would like to examine your file, we will make arrangements for you to do so, and advise you of the costs (if any).

To learn more about how we collect and use your personal information in accordance with privacy legislation, please see our Privacy Policy, a copy of which can be obtained by visiting our website <http://www.tfsa.com.au/Privacy-Policy>.

Separately, as a financial services provider, TFSa has an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act 2006 (Cth) to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as a passport and driver's licence. We will also retain copies of this information.

Your personal information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

## Remuneration

### **How are we paid and remunerated?**

Your Adviser and TFSA will be remunerated for the financial services we provide to you through any of the methods or a combination of the methods detailed below:

1. A fee for the initial and/or ongoing services provide to you. These may be charged directly to you, or deducted from a product.
2. Other remuneration and benefits paid directly by the product providers whose products we recommend; and/or
3. A small share of the fees charged by the platform that administers your investments.

Your Adviser will discuss and agree their pricing policy, remuneration methodology and payment expectations with you before you accept their recommendations. The remuneration will be fully set out in your SoA. TFSA's operating company, TFS Operations Pty Ltd (TFS Operations), distributes several investment administration platforms on behalf of product and platform providers.

### **Fee for Service**

Your Adviser may charge a fee or hourly rate for services provided to you. This will be agreed with you and your Adviser before the services are provided. For investment products an adviser may agree an initial fee with you of up to 5.5% (GST inclusive) of your initial investment. If this pricing methodology is applied to you, the initial fee will be deducted from your investment. Where an asset based service fee is agreed, your adviser may charge an agreed dollar amount or a fee defined as a percentage of your funds under advice, to be debited from your investments on an ongoing basis.

Example: If your Adviser recommends an investment of \$10,000 with initial remuneration of 4.4% (GST inclusive) and ongoing remuneration of 0.55% per annum (GST inclusive), TFSA will receive \$440 as an initial payment, of which 100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of \$55 per annum, of which 100% will be passed on to your Adviser (assuming the investment remains at the same amount). Your Adviser will specifically ask you to agree to pay these fees before they are charged.

### **Other Remuneration and Benefits**

#### **Insurance Products**

For an insurance product that we implement for you, TFS Operations Pty Ltd may receive initial remuneration between 0-88% (including GST) and ongoing remuneration of 0-33% p.a. (including GST) of the annual premium.

Example: If your Adviser recommends an insurance product with an annual premium of \$400 per annum, TFSA may receive an initial payment of up to \$352 (including GST), of which 100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of up to \$132 per annum (including GST), of which 100%, will be passed on to your Adviser.

TFSA is a member of the Partnership Programs of One Life, Macquarie Life, TAL, Navigator and CommInsure Life. Whilst each program is different, our participation entitles TFSA to receive additional commission should we meet specific new business, in-force and client retention targets for policies prior to 1 January 2018. The TFSA bonus could vary between 0% to 15% of the premium value of in-force policies.

For example, if the maximum payment was achieved, and with in-force policy premiums of \$100,000 TFS Operations Pty Ltd would receive \$15,000. Your Statement of Advice will contain more specific disclosure if our recommendation to you is part of a life company partnership program.

## Administration Fees

Product Provider	Fee	Dollar example	Received by
Dominion Master Trust on Behalf of Oasis Asset Management (Oasis)	If your Adviser recommends that you use the Dominion platform to administer your investments, Oasis will pay up to 0.61% of the funds under management in administration fees.  TFS Operations Pty Ltd receives 5% in remuneration for any life insurance premium that you pay through the Oasis platforms. This will be paid by the insurer.	For example, if TFS Operations Pty Ltd has funds under management of \$100,000 Oasis may pay TFS Operations Pty Ltd \$610.	TFS Operations Pty Ltd
TotalView SuperWrap on behalf of BT Financial Group	If your Adviser recommends that you use the TotalView platform to administer your investments, BT Financial Group will pay TFSA Ltd up to 37% of the administration fees that you pay for the administration service.	For example, if your administration fee is \$100 then BT may pay TFSA Ltd \$37.	TFSA Ltd
BT SuperWrap	If your Adviser recommends that you use the BT SuperWrap and BT Wrap platforms to administer your investments, BT Financial Group will pay TFSA Ltd up to 0.17% of total funds under management.	For example, if TFSA Ltd has funds under management of \$100,000 TFSA Ltd may receive \$170.	TFSA Ltd
Privilege platforms on behalf of HUB24	TFS Operations Pty Ltd also distributes the Privilege Portfolio administration platforms on behalf of HUB24 Custodial Services Limited. If your Adviser recommends that you use the Privilege Portfolio administration platforms, HUB24 Custodial Services Limited will pay an amount up to 0.232% of the funds under management as an administration fee. Our parent entity, Countplus Holdings Pty Ltd will also receive up to 0.60% of the Funds Under Advice under Privilege Portfolios as an investment management fee.	For example, if TFS Operations Ltd has funds under management of \$250,000 then TFS Operations Pty Ltd may receive \$580.  Countplus Holdings Pty Ltd may receive a maximum of \$1,200 as an investment management fee from HUB24 Custodial Services Ltd.	TFS Operations Pty Ltd
MLC Navigator	If your Adviser recommends that you use the MLC Navigator Personal Retirement Plan or MLC Navigator Personal Investment Plan platform to administer your investments, TFSA Ltd may receive up to 35% of the administration fee, depending on funds under management.	For example, if your administration fee is \$1,000 then TFSA Ltd may receive \$350.	TFSA Ltd
Colonial First State	If your Adviser recommends that you use a Colonial First State product to administer your investments, Colonial First State may pay TFSA Ltd up to 25% of the administration fee, depending on funds under management.	For example, if your administration fee is \$1,000 then TFSA Ltd may receive \$250.	TFSA Ltd
OnePath	If your Adviser recommends that you use a OneAnswer – Select, OneAnswer Payment or OneAnswer Frontier product to administer your investments, OnePath may pay TFSA Ltd up to 0.20% of funds under administration.	For example, if TFSA Ltd has funds under administration of \$1,000,000 then TFSA Ltd may receive \$2,000.	TFSA Ltd



Recreo Financial Services	If your Adviser recommends that you use Recreo Financial Services (Recreo) to administer your Self-Managed Super Fund (SMSF) then Recreo may pay TFSA Ltd up to \$672 of the annual fee.	For example, if your administration annual fee is \$1,470 then TFSA Ltd may receive \$672.	TFSA Ltd
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### Investment Products

Product Provider	Fee	Dollar example	Received by
Russell Investments	If your Adviser recommends that you invest in Russell Class A Funds, then Russell Investments Group may pay TFS Operations Pty Ltd 0.10% of total assets invested in the funds.	For example, if there is \$100,000 invested in Russell Class A funds then TFS Operations Pty Ltd may receive \$100.	TFS Operations Pty Ltd

### Other Benefits

Your adviser may receive alternative forms of remuneration from time to time. Non-monetary benefits received by your adviser from \$100 to \$300 in value will be recorded by TFS in a register. Non-monetary benefits worth more than \$300 may be considered “conflicted remuneration” under Future of Financial Advice legislation unless they are covered by an exception e.g. for education and training.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and non-monetary benefits received by TFS Operations Pty Ltd and/or Adviser.

*If our remuneration differs in any way from the arrangements set out above, further information will be provided in Part Two of this FSG and full details of all remuneration will be provided in the SoA issued to you by your Adviser.*

### Referral fees

If a third party refers you to your Adviser, the referrer may receive a referral fee, rebate or non-monetary benefit. Similarly your Adviser may receive benefits if they refer you onto another party.

This is not an additional cost to you. All referral relationships and payments will be disclosed in Part Two of this FSG and/or the SoA.

The fees outlined above are paid directly from product providers to TFS Operations Pty Ltd or TFSA Ltd. These fees are not direct client fees payable by you.

## Compensation Arrangements

### What insurance arrangements do we have in place for claims?

Where claims are made, TFSA may need to rely on professional indemnity insurance cover that it holds. This insurance is in place between TFSA and its insurers and is intended to (and is able to) respond to claims for compensation made against TFSA or its authorised representative (including Advisers) for the financial services provided to our clients.

Our compensation arrangements meet the requirements of s.912B of the Corporations Act 2001 (Cth) (as amended).

## Complaints

### What should you do if you have a complaint?

If you have any complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

1. Contact your Adviser and provide details of your complaint.
2. If your complaint is not satisfactorily resolved with your adviser within five business days, you may contact TFSA's Compliance Manager using the contact details on the front cover of Part One of this FSG.
3. If we are unable to resolve your complaint to your satisfaction within 45 days, you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS), an independent external dispute resolution scheme of which TFSA is a member. FOS's services are available to you free of charge.

The contact details for FOS are:

**Financial Ombudsman Service Limited**  
GPO Box 3  
Melbourne VIC 3001  
Phone: 1800 367 287

## Privacy Policy

### TFSA's Privacy Commitment

Your privacy is important to Total Financial Solutions Australia Limited (TFSA). This policy outlines how we manage the personal information we hold about our clients and others. It applies to all members (e.g. Authorised Representatives) of the TFSA group in Australia. It is TFSA's policy to respect the confidentiality of information and the privacy of individuals. TFSA is bound by the Australian Privacy Principles (APPs) which is a part of the Privacy Amendment (Enhancing Privacy Protection) Act 2012, which amends the Privacy Act 1988.

TFSA's Privacy Policy will be reviewed from time to time to take steps as are reasonable in the circumstances to implement practices, procedures and systems to ensure it remains compliant with the Australian Privacy Principles. Any information we hold will be governed by the most current TFSA Privacy Policy which will be updated and accessible from our website.

### Open and Transparent Management of Personal Information

We are committed to being open and transparent about how we use personal information. Where our documents ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed. If any of our documents do not clearly state the purposes for which we will use your personal information please ask us and we will clearly explain them to you.

### Why does TFSA collect personal

Our business is to understand and meet our clients' needs over their lifetime for a wide range of financial services. To do this effectively, we need to collect certain personal information. We will not collect personal information unless the information is reasonably necessary for, or

**information?**

directly related to the services we provide to you. Our representatives provide financial services (e.g. advice) in relation to a broad range of financial products. They include (but are not limited to):

- life insurance products protecting against risks
- investment products to build wealth
- superannuation and retirement income products to provide for retirement
- banking and other services to provide deposit and credit facilities
- financial planning advice and other services to help individuals understand their financial needs and make financial and investment decisions
- management of investment assets such as shares, property (including shopping centres), fixed interest and cash

Unless informed otherwise, the personal information we hold is mainly used for establishing and managing the financial products or services of our customers, and reviewing their ongoing needs. Collecting personal information also allows us to meet legal obligations we might have including those under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We may also use personal information we have collected for purposes related to those set out above - for example, enhancing customer service and product options and providing our customers with ongoing information about opportunities that may be useful for their financial needs. The use of sensitive information is subject to greater restrictions and is discussed below.

**What kind of personal information do we ask for?**

Because of the nature of the products and services provided, government regulations and taxation laws, we ask for a range of personal information from our clients. The type of personal information we may collect can include (but is not limited to):

- |                       |                                |
|-----------------------|--------------------------------|
| • name                | • assets and liabilities       |
| • address             | • account balances             |
| • date of birth       | • tax and financial statements |
| • contact details     | • employment details           |
| • income and expenses |                                |

**Means of collection**

TFSA will only collect personal information by lawful and fair means and will only request it from yourself. The exceptions to this are:

- if you give us written consent to the collect this information from another specified individual,
- or if we are required or authorised by Australian law, or a court/tribunal order to collect the information from another individual.
- If it is unreasonable or impracticable to do so.

We obtain most of the information directly from our clients through a Confidential Client Questionnaire or other forms, and from maintaining records of information provided in the course of ongoing financial planning advice or customer service. We may also obtain information from other sources. We may ask for other information voluntarily from time to time (for example, through market research, surveys or special offers) to enable us to improve our service or consider the wider needs of our clients or potential clients.

Some insurance plans and other contracts also require us to collect sensitive information. For more details, see the section 'Sensitive information is subject to greater restrictions'. If you choose not to provide the information we need to fulfil your request for a specific product or service, we may not be able to provide you with the requested product or service.

**Notification of collection**

Where our documents ask for personal information, we will generally state the purposes for its use and to whom it may be disclosed. If any of our documents do not clearly state the purposes for which we will use your personal information please ask us and we will clearly explain them to you.

If your personal information is obtained from third parties, we will inform you of this.

### **Dealing with personal information**

We will not use your personal information for any purpose other than for which it was originally collected, unless you have given us your consent to do so, or unless it is reasonably expected that we will use the information for another purpose (a secondary purpose). An example of a secondary purpose is providing information in a court of law or dispute resolution.

### **Dealing with unsolicited personal information**

Should we receive personal information that we have not asked for, we will establish whether the information could have been accessible and contained in a Commonwealth record and if the collection of this personal information was reasonably necessary or directly related to our service. Should the above not apply, we will as soon as practicable destroy the information.

### **Direct marketing**

While we may send you marketing material from time to time that we think will be useful to you, we are conscious of the need to respect your privacy. Unless you are informed otherwise, the personal information we hold is used for establishing and managing your financial products or services, reviewing your ongoing needs, enhancing customer service and product options and giving you ongoing information or opportunities that we believe may be relevant to your financial needs and other circumstances.

If, at any time, you do not wish to receive this information, you may contact us with this request. We will endeavour to meet your request within 2 weeks. We maintain a register for those individuals not wanting direct marketing material. Please refer to the end of this document for our contact details.

### **Cross-border disclosure of personal information**

TFSA takes its obligations to protect your information seriously, this includes when we operate throughout Australia and overseas. As part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside of Australia. We will obtain your consent prior to doing so.

### **Adoption, use or disclosure of government related identifiers**

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

### **How do we use this information and who may we disclose it to?**

Depending on the product or service concerned and particular restrictions on sensitive information, this means that personal information may be disclosed to:

- other members of the TFSA group who provide financial and other services
- financial planners, brokers and those who are authorised by TFSA to review clients' needs and circumstances from time to time
- service providers and specialist advisers to TFSA who have been contracted to provide TFSA with support, administrative, financial, insurance, research or other services
- other insurers, credit providers, courts, tribunals and regulatory authorities as agreed or authorised by law
- credit reporting or reference agencies or insurance investigators
- anyone authorised by an individual, as specified by that individual or the contract

Generally, we require those organisations outside the TFSA group who handle or obtain personal information as service providers to TFSA acknowledge the confidentiality of this information, undertake to respect any individual's right to privacy and comply with the - Australian Privacy Principles (APPs) and this policy.

### **Sensitive information is subject to greater restrictions**

Some personal information we hold is 'sensitive'. Sensitive information relates to a person's racial or ethnic origin, membership of political bodies, religions or trade unions, sexual preferences or activities, criminal record, state of health and medical history. The way we use tax file numbers and information received from a credit reporting agency about an individual is also restricted by law.

Sensitive information is usually needed for applications for death, sickness and disability insurance and to manage claims on those products. It may also be relevant to credit and other applications. We will not collect sensitive information about you unless you have consented to the collection of this information. It is TFSA policy that sensitive information will be used and disclosed only for the purposes for which it was provided, unless the client agrees otherwise or the use or disclosure of this information is required or authorised by or under an Australian law or a court/tribunal order, and/or if the information is necessary in the establishment or defence of a legal claim. Documents asking for sensitive information will explain this.

### **Management of personal information**

TFSA requires its employees and financial planners who handle personal information to respect the confidentiality of client information and the privacy of individuals. TFSA regards breaches of your privacy very seriously and will impose appropriate penalties, including dismissal.

### **How do we store personal information?**

Safeguarding the privacy of your information is important to us, whether you interact with us personally, by phone, mail, over the internet or other electronic medium. We hold personal information in a combination of secure computer storage facilities and paper-based files and other records, and take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure. We may need to maintain records for a significant period of time. However, when we consider information is no longer needed, we will remove any details that will identify you or we will securely destroy the records.

### **How do we keep personal information accurate and up-to-date?**

TFSA endeavours to ensure that the personal information it holds is accurate and up-to-date. We realise that this information changes frequently with changes of address and other personal circumstances. We can generally update your information over the telephone or upon receipt of a written request.

### **Your right to request what personal information about you is held by us**

You have the right to check what personal information about you is held by us under the Privacy Act, you have the right to obtain a copy of any personal information which TFSA holds about you and to advise TFSA of any perceived inaccuracy. The Act does set out some exceptions to this. To make a request, you will need to complete an application form verifying your identity and specifying what information you require. We will acknowledge your request within 14 days and respond promptly to it. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise the likely cost in advance and can help to refine your request if required. We will endeavour to ensure the information we have is accurate, however should you find it is incorrect, you may seek the correction of it and we will ensure it is corrected as soon as possible.

### **Anonymity and Pseudonymity**

When you contact us, you have the option to remain anonymous. You may even use a pseudonym where it is lawful and practical to do so. In some cases, it may be impracticable for us to deal with you if you have not identified yourself, or if you have used a pseudonym.

### **Data Breach Notification Plan**

TFSA has obligations under the *Privacy Act 1988 (Cth)* to put in place reasonable security safeguards and to take reasonable steps to protect the personal information that we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure.

The *Privacy Amendment (Notifiable Data Breaches) Act 2017 (Cth)* imposes a mandatory obligation for TFSA to notify the Privacy Commissioner and affected individuals in the event of a data breach that may give rise to a real risk of serious harm to affected individuals. TFSA has a Data Breach Notification Plan that applies to all TFSA staff members and Advisers.

### **What if you have a privacy complaint?**

If you consider that any action of TFSA breaches this Privacy Policy or the Australian Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

To make a complaint, please call us initially on 02 8297 1600. We may then get you to make a formal complaint in writing. If you are not satisfied with our response to your complaint, you can telephone the Australian Information Commissioner's office on 1300 363 992, or if calling from outside Australia, +61 2 9284 9749.

To make a complaint, please forward it in writing to the address below and allow 30 days for a response.

The Privacy Officer  
Total Financial Solutions Australia Limited  
PO Box R986 Royal Exchange NSW 1225

### **How to contact us**

If you want to:

- make a general enquiry about TFSA's privacy policy
- change your personal information
- obtain an application form for access to your personal information

Please call us on 02 8297 1600

Or write to us at:  
Total Financial Solutions Australia Limited  
PO Box R986  
Royal Exchange NSW 1225

## Financial Services Guide (Part Two)

03 July 2018 – v03072018



**Michael Holmes** CFP

Authorised Representative No. 263576

I am an Authorised Representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

My company, Financial Momentum Vic Pty Ltd is also a Corporate Authorised Representative of TFSA, representative No 327260.

### The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews
- Aged Cared Planning

### The products I can advise you on:

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Securities
- Deposit Products
- Margin Lending
- Government Bonds
- Self-Managed Superannuation Funds

### My Experience:

I commenced financial planning in 1992, attaining an authority in 1994. In 1997 I became an Associate of the Financial Planning Association Australia

### My Qualifications

- Diploma of Financial Planning (I – VIII)
- RG146 Compliant
- Certified Financial Planner<sup>®</sup>
- Accredited Aged Care Professional<sup>™</sup>

### How to find me:

My offices are located at:

23 Ely Street  
WANGARATTA VIC 3677

And

Suite 1A, 33-35 Macedon Street  
SUNBURY VIC 3429

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: (03) 5721 4855

Fax: (03) 5721 8477

Email: mholmes@financialmv.com.au

Mail: PO Box 822 Wangaratta VIC 3676

## Financial Services Guide (Part Two)

03 July 2018 – v03072018



### Matthew Holmes

Authorised Representative No. 470499

I am an Authorised Representative of Total Financial Solutions Australia Limited (TFSA),  
AFS License No 224954.

My company, Financial Momentum Vic Pty Ltd is also a Corporate Authorised Representative  
of TFSA, representative No 327260.

#### The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning

#### The products I can advise you on:

- Life Insurance
- Superannuation
- Managed Investments (Including Investor Directed Portfolio Services)
- Deposit Products

#### My Experience:

I Joined Financial Momentum in 2011 and developed my skills and knowledge as a Paraplanner before becoming an Authorised Representative in 2014

#### My Qualifications:

- Diploma Financial Planning  
- Kaplan
- RG146 Compliant

#### How to find me:

My offices are located at:

23 Ely Street  
WANGARATTA VIC 3677

And

Suite 1A, 33-35 Macedon Street  
SUNBURY VIC 3429

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: (03) 5721 4855

Fax: (03) 5721 8477

Email: [mattholmes@financialmv.com.au](mailto:mattholmes@financialmv.com.au)

Mail: PO Box 822 Wangaratta VIC 3676



## Remuneration

### Professional Remuneration

Financial Momentum Vic Pty Ltd charges a fee of between \$110 and \$385 per hour (incl GST) to assist you to achieve your financial goals and objectives and may charge a fee for preparation of a Statement of Advice of between \$1,100 and \$5,500 as per Schedule of Fees in this document.

The initial interview is free of charge with no obligation to continue.

### Placement Remuneration

Financial Momentum Vic Pty Ltd charges 2.2% for the placement of the new invested funds up to \$200,000, 1.1% for the placement of the new invested funds above \$200,000 and for new invested funds greater than \$500,000 remuneration can be negotiated (no greater than 1.1%).

For insurance policies, the remuneration is paid by institution to the adviser and is not a charge to you.

For direct shares, Financial Momentum Vic Pty Ltd uses CommSec Adviser Services and charges for this service are a broking firm charge of \$50 and a placement fee of \$50 for amounts less than \$6,600 and a broking firm charge of 0.75% and a placement fee of 0.75% for amounts greater than \$6,600 (incl GST). Alternately, Financial Momentum Vic Pty Ltd may use the Adviser Trading Centre. The charges for this service are between \$22 and \$55 (incl GST).

### Ongoing Fees

Financial Momentum Vic Pty Ltd charges up to 1.1% for the ongoing review and valuation service. This charge is calculated and collected in addition to the investment fund management fee already built into the product. A fee of \$360 per annum is charged for the ongoing management and updates for Centrelink Nominee Arrangements.

### Insurance Remuneration

For an insurance product written between 1 January 2018 and 31 December 2018 we may receive initial remuneration between 0 - 88% (including GST) and ongoing remuneration of up to 33% p.a. (including GST) of the annual premium. Example: If your Adviser recommends an insurance product with an annual premium of \$400 per annum, TFSA may receive an initial payment of up to \$352 (including GST), of which 100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of up to \$88 per annum (including GST), of which 100% will be passed on to your Adviser.

### Referrals

Financial Momentum Vic Pty Ltd may refer you to Eastcoast for the purpose of exploring direct property opportunities. Matthew Holmes is not authorised to provide any advice on direct property investment. TFSA will receive an amount of 2.5% (plus GST) of the contract price of a property purchased by you as a client referred to Pacific Eastcoast by Matthew Holmes, of which 100% is passed to your adviser. This amount will be paid in two instalments: 50% at the time that the contract deposit is paid, and the remaining 50% once the property purchase has settled. Your adviser will disclose the exact amount in any personal advice document you receive.

If you were referred to me by any third party, the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

### Relationships and associations

Financial Momentum Vic Pty Ltd and its staff may own and may be entitled to acquire further shares in TFSA's ultimate parent company, Countplus Limited.

## Approved Companies List Excerpt

Total Financial Solutions Australia Ltd has authorised me to advise you on a large range of products from Life/Super/Investment Companies. Below is not an exhaustive list of approved companies but a sample of the products available on the Total Financial Solutions Approved Products List.

AMP Ltd	Macquarie Investment Management Ltd
ANZ Term Deposit	MLC Life/Investments
Asgard	OnePath (formerly ING)
Asteron Life Ltd (formerly Royal/Sun Alliance)	Perpetual Investments
BlackRock Investment (Merrill Lynch)	TAL Australia (Prefsure/Lumley Life)
BT Funds Management	UBS Global Asset Management
Centuria	Wealthtrac (Oasis Asset Management)
Challenger (Howard)	Zurich Australia Ltd
Colonial First State	Vanguard Investments & ETF's
KeyInvest	Schroder Investment Management
Colonial Margin Lending	Morningstar Investment Management
CommInsure Life	Hub24 Superannuation & Investment
CommSec Adviser Services(ATC)	Privilege
Dominion (Oasis Asset Management)	Russell Investments
IOOF Ltd	Lifepan - Education & Next Gen Investments
Pacific East Coast	iShares

The Approved Products List (APL) is updated quarterly and is subject to change without notice. Financial Momentum endeavours to take all reasonable steps to ensure the accuracy of this list. If you wish to see the full comprehensive APL, please speak to a member of the Financial Momentum team and we will be happy to assist with your enquiry.

This list was updated on 21<sup>st</sup> December, 2017

## Schedule of Fees

Below is a summary of our standard fees. Each client is assessed on an individual basis and the final cost will vary depending on the complexity of advice, work involved and level of service required.

### Basic Financial Planning Service

Service	Amount (\$)	Notes
Initial Interview – General Advice	No Charge	No Obligation
Personal Advice/assistance – No Statement of Advice prepared	\$110 - \$385 per hour	Clients seeking professional advice, financial projections, assistance with completing forms, financial coaching
Statement of Advice Preparation	\$1,100 - \$5,500	Upfront fee for preparation of advice document
Centrelink Services	\$110	Initial set up fee for Centrelink nominee arrangement

### Placement Remuneration (If applicable)

Service	Amount (\$ or %) upfront	Notes
New FUM – up to \$200,000	2.2%	Deducted from investments and paid by institutions
New FUM – From \$200,000	1.1%	Deducted from investments and paid by institutions. Rate negotiable for New FUM in excess of \$500,000
Insurance Policies	Brokerage Accepted	Paid by institutions
CommSec Adviser Services	\$33 Broking Firm \$22 – \$55 Adviser Firm	

### Ongoing Remuneration

Service	Amount (\$ or %) p.a.	Notes
Ongoing Professional Service	Up to 1.1%	Review and Valuation Service. Calculated and collected in addition to investment fund management fee built into product
Centrelink Management Service	\$360	Ongoing management and updates for Centrelink income streams
Ongoing Aged Care service	To be negotiated	Provide ongoing advice and service to maintain/update investments, Centrelink updates, pension and fee optimisations, estate advice

FUM: Funds Under Management

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## Acknowledgment of the Receipt of Financial Services Guide

I/We, ....., acknowledge  
that I/we have received a Financial Services Guide (Part One and Part Two, as below) from  
..... of Financial Momentum Vic Pty Ltd, an Authorised  
Representative of Total Financial Solutions Australia Ltd.

Components provided in this document:

FSG Part One (TFS) – v03072018

FSG Part Two (Adviser) – v03072018

APL Excerpt

Schedule of Fees

Date:.....

Client's Signature:.....

Partner's Signature:.....

*Note: Once signed, this page is to be kept and filed by the Authorised Representative.*



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Fax: +61 2 8297 1699 Email: info@tfsa.com.au www.tfsa.com.au  
TFSA authorised the distribution of this FSG on 28 September 2017 Version 2.5