

Financial Services Guide

30 October 2023

Version 1.1

About This Guide

This Financial Services Guide (FSG) is an important document designed to enable you to make an informed decision on whether to use our financial services. The FSG aims to provide you with an understanding of what to expect from our relationship and includes:

- Who we are and how to contact us
- The advice and services we provide
- Our fees and how we are paid in connection with those services
- How we manage your private information
- How you can complain about a matter relating to us

If you need any clarification on what you have read, please don't hesitate to contact us.

Lack of Independence

Investment Professionals, Financial Professionals, and its Advisers are not independent, impartial or unbiased due to the types of payments that are received by the group. This includes commissions paid by insurance providers based on insurance recommendations made to clients.

Payments received in this regard are all legal under Corporations Act 2001.

About Us

Financial Professionals is a boutique investment management and wealth advisory firm that has continually evolved to serve the unique needs of affluent investors and families for more than 20 years.

Our size allows us to be nimble and responsive to the clients we serve, and you can expect to be on a first-name basis with each member of our tight-knit team. More importantly, you will interface directly with the key decision makers who are responsible for managing your financial plan and investment portfolio.

We are also a partner of Connectus Wealth Advisers, a global alliance of leading advisory firms. This relationship allows us to “punch above our weight” and deliver the services and solutions that you would expect from a larger institution, paired with the personalised service that only a small harmonious team can deliver.

Investment Professionals holds an Australian Financial Services Licence (No. 234525) and is the responsible licensee for the investment advice and recommendations provided to you through its Authorised Representatives.

Financial Professionals (representative number 273989), and its Advisers are Authorised Representatives of Investment Professionals.



Contact Us



Suite 4003, 128 Bundall Road,
Bundall, QLD, 4217



07 5555 5400



advice@finprof.com.au



PO Box 5535 GC Mail Centre
Qld 9726



www.financialprofessionals.com.au



**FINANCIAL
PROFESSIONALS**

A Connectus Partner



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Our Services

Financial Professionals is authorised to provide the following services and deal in the following financial products:

Services

- Cashflow management
- Debt management
- Estate planning
- Investment strategies
- Personal insurance
- Philanthropy
- Retirement planning
- Salary packaging
- Superannuation strategies
- Social security

Financial Products

- Deposit and payment products
- Derivatives
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Listed securities
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS or 'Wrap')
- Retirement savings accounts
- Superannuation (including Self-Managed Super Funds)
- Standard margin lending facilities

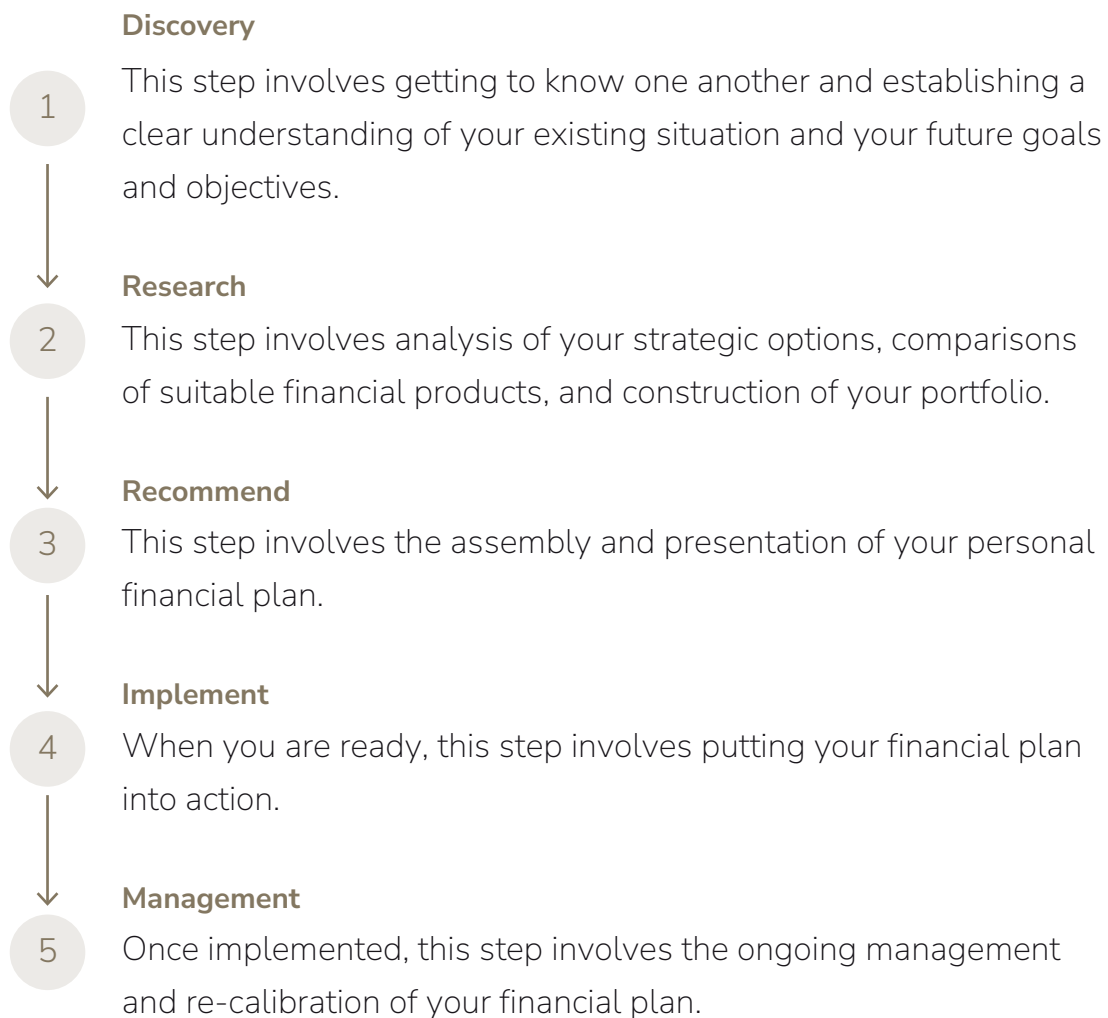
A wide range of financial products from various product providers are available and are researched by qualified research professionals including, but not limited to, Lonsec and Morningstar.

Your Adviser is only authorised to advise on products which are approved by Investment Professionals for use. Your Adviser will only recommend a product to implement your strategy after considering its suitability in relation to your individual objectives, financial situation, and needs.

Our Advisers are all listed on the Financial Adviser Register as a Qualified Tax Relevant Provider (QTRP) with Australian Securities and Investments Commission (ASIC). This means our Advisers can provide tax advice in regard to the strategies and financial products that they recommend to you.

Our Advice Process

Our comprehensive advice process includes the following stages:



Important Documents

Throughout the advice process you may receive one or more of the following documents:

Advice Proposal

At conclusion of the Discovery step we will provide you with an Advice Proposal that will establish the scope of your advice needs and confirm the costs that would apply should you decide to proceed.

Statement of Advice (SoA)

Your Adviser will formulate a strategy to help achieve your needs and objectives and will put together any personal advice in a Statement of Advice (SoA). A SoA sets out the scope of the advice, your current personal and financial position, the basis for the advice and how it addresses your needs and objectives. It will also disclose the fees and charges payable by you and the remuneration and other benefits we may receive.

Record of Advice (RoA)

Where a further review is conducted or ad-hoc advice is requested from you and personal advice is provided, the advice may be provided via a new SoA or a Record of Advice (RoA) as applicable to the circumstances. Further advice may be in the form of a RoA where the further advice does not significantly differ from the original advice provided.

Execution Only Statement

At times, you may wish to make changes without receiving advice. In these cases, we can take your instructions by telephone, email or in person (depending on type) and arrange for the transaction to be completed, without providing personal advice.

Once implemented, we will provide you with an Execution Only Statement, which confirms your instructions, informs you that no advice has been provided and discloses any fees and charges payable by you.

Product Disclosure Statement (PDS)

If your Adviser recommends a product as part of your financial strategy, they will provide you with the relevant Product Disclosure Statement (PDS). The purpose of a PDS is to assist you in making a decision about the particular financial product. It contains information about the product's key features, benefits, risks, and fees.

Client Service Agreement

If your Adviser recommends, and you enter into, an ongoing review service, for a period of more than 12 months, you will initially receive an Ongoing Service Agreement (OSA). This document outlines the agreed service and the fees applied over the specified period.

You will also receive an Enhanced Fee Disclosure Statement (eFDS) each following year. It will outline the fees paid and the services you received in the preceding 12 months, as well as estimated fees and services which will be provided to you in the upcoming 12 month period. The document will also ask you to confirm that you would like to continue the ongoing review service with your Adviser and consent to the deduction of any ongoing fees.

Our Fees

Our fees are calculated based on the complexity and scope of your advice requirements along with the value of the investment portfolio we are responsible for managing.

Our fees will be fully detailed in our Advice Proposal and Statement of Advice and will be agreed with you prior to you becoming liable for them.

We will also discuss and agree on the method of payment with you before we provide you with our services. Generally, we will either invoice you directly, or deduct from your investments, or adopt a combination of these methods for the fees payable.

Fee For Service

Initial Consultation

We provide an obligation-free complimentary initial consultation including provision of an Advice Proposal.

Advice Preparation

We charge a minimum Statement of Advice (SoA) fee of \$3,300 including GST, although the fee may be higher depending on the complexity and scope of advice.

Implementation

We may charge an implementation fee depending on the estimated time involved in implementing your financial plan. The implementation fee may be either a fixed dollar fee or a percentage of the investment portfolio value.

Ongoing Advice

We charge our ongoing fees as a percentage of your investment portfolio balance so there is alignment in our interests. The percentage is tiered and reduces as the size of your portfolio increases, although we do apply a minimum ongoing advice fee of \$6,600 p.a. including GST. We also apply our tiered percentage fee against the aggregate value of all of your portfolios so you can take advantage of our tiered fee scale.

Portfolio Balance	Ongoing Fee
\$0 - \$500,000	Up to 1.65% (incl. GST)
\$500,001 - \$1,000,000	Up to 1.10% (incl. GST)
\$1,000,001 - \$1,500,000	Up to 0.88% (incl. GST)
\$1,500,001+	Up to 0.55% (incl. GST)

Document Administration

We offer a document administration service where we act as the mailing address for your investments and collate and disseminate the documentation to your accountant on your behalf. We charge between \$62.50 and \$275 per quarter including GST depending on the number of investments you hold.

Adviser Remuneration

Advisers of Financial Professionals are all remunerated by way of salary, bonus or profit sharing. No commission fees or other benefits are received, no other conflict of interests exist.

Other Benefits

Insurance Commission

We may receive initial commissions from the insurer of up to 66% of the first year's premium net of policy fees and state government stamp duty) and ongoing commissions from the insurer of up to 33% of the insurance premium (net of policy fees and state government stamp duty). Any commissions are included in the premiums you pay so you don't pay us directly. Note, we may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 66% and 88% for policies written after that time.

Other Benefits

Our advisers may receive education and training or technology and software support, attend workshops and conferences. Our advisers may also receive non-financial benefits like tickets to sporting events or invitations to social events. We keep a register of any benefits received with a value between \$100 and \$300 and no benefit will exceed \$300. To see this register, just ask your adviser. Advisers may also share in the profits of the company.

Referral Fee

A third party (excluding advisers) may receive a referral fee for introducing you to our firm. This would be paid by the Referee and not involve any additional cost to you. It may be a fixed fee, a proportion of fees, a thank you gift or a combination of these.

Our Advisers



Luke Andersen

**Authorised
Representative Number**
315391

Email
luke@finprof.com.au

Qualifications
Graduate Diploma in Financial
Planning

Bachelor of Business
Management (International
Business & Marketing)

Certificate IV in Finance /
Mortgage Broking

Professional Memberships
Financial Advice Association
Australia (FAAA)

Professional Designations
CERTIFIED FINANCIAL
PLANNER™

Below is a list of the services and types of financial products Luke is authorised to provide advice on:

Services

Cashflow management
Debt management
Estate planning
Investment strategies
Personal insurance
Philanthropy
Retirement planning
Salary packaging
Superannuation strategies
Social security

Financial Products

Deposit and payment products
Derivatives
Government debentures, stocks or bonds
Investment life insurance products
Life risk insurance products
Listed securities
Managed investment schemes, including Investor Directed
Portfolio Services (IDPS or 'Wrap')
Retirement savings accounts
Superannuation (including Self-Managed Super Funds)
Standard margin lending facilities

Experience

Luke has 20 years' experience in the financial advice and real estate funds management industries, having held partnership and managerial positions in firms within each industry. Luke is the Managing Director of Financial Professionals and a Senior Financial Planner with the business. He's passionate about building long-term relationships with clients and takes great delight in helping clients achieve their financial goals. Luke enjoys working with clients from all walks of life, although he has developed particular expertise in helping successful individuals and families protect, grow, and transition their wealth.

Our Advisers



Damian Reid

**Authorised
Representative Number**
1271538

Email
damian@finprof.com.au

Qualifications
Bachelor of Business
(Management)
Master of Human Resource
Management
Bachelor of Commerce
(Financial Planning &
Accounting)

Below is a list of the services and types of financial products Luke is authorised to provide advice on:

Services

Cashflow management
Debt management
Estate planning
Investment strategies
Personal insurance
Philanthropy
Retirement planning
Salary packaging
Superannuation strategies
Social security

Financial Products

Deposit and payment products
Derivatives
Government debentures, stocks or bonds
Investment life insurance products
Life risk insurance products
Listed securities
Managed investment schemes, including Investor Directed
Portfolio Services (IDPS or 'Wrap')
Retirement savings accounts
Superannuation (including Self-Managed Super Funds)
Standard margin lending facilities

Experience

Damian has over 7 years' experience in the financial advice industry with most of this time spent in Financial Professionals where he's progressed to become a Senior Financial Planner in the business. Damian enjoys developing a personal connection with clients and he takes pleasure in guiding clients through life's journey towards the attainment of their goals. Damian works with a wide variety of clients but has developed particular expertise in assisting wealth accumulators including business owners and professionals.

Additional Information

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

Financial Professionals and Investment Professionals are indirectly owned by Connectus Australia Pty Ltd. This entity is an indirect subsidiary of Focus Financial Partners LLC, a leading global partnership of wealth management firms incorporated in the USA.

Connectus Australia Pty Ltd, through its subsidiary Connectus Services Pty Ltd Pty Ltd ACN 644 395 808 ("Connectus Services"), employs financial planners and administration staff to assist in the operation of Financial Professionals' business.

Our representatives are authorised representatives of Investment Professionals Pty Ltd (AFSL No. 234 525), but are employees of, and remunerated by, Connectus Services. Connectus Services is a related body corporate of Financial Professionals Pty Ltd and Investment Professionals Pty Ltd. Connectus Services does not hold an Australian Financial Services Licence and is not authorised to provide any financial services.

Complaints

In the first instance, if you are unhappy with the advice or service provided by your Adviser or Financial Professionals, you can let us know by putting your concerns in writing or by calling us.

We will investigate your complaint and respond to your concerns as quickly as possible.

If you feel your complaint has not been resolved to your satisfaction, you may refer your concerns to the Australian Financial Complaints Authority (AFCA), which provides an accessible, fair and independent dispute resolution service. You can contact AFCA at:

P Australian Financial Complaints Authority Limited
GPO Box 3 | Melbourne, VIC 3001
T 1800 931 678
E info@afca.org.au
W www.afca.org.au

You can also contact the Australian Securities and Investments Commission (ASIC). ASIC is Australia's corporate, markets and financial services regulator. ASIC contributes to Australia's economic reputation and wellbeing by ensuring that Australia's financial markets are fair and transparent, supported by confident and informed investors and consumers. You can contact ASIC at:

P Australian Securities & Investments
Commission | PO Box 400
Gippsland Mail Centre, VIC 3841

T 1300 300 630

W www.asic.gov.au

For more information please visit our website at www.financialprofessionals.com.au/complaints-policy.

Instructions

You can give us instructions by email, mail, and telephone or other methods as agreed with your Adviser. We may ask you to reconfirm any instruction received for verification purposes.

Privacy

We collect and keep a record of your personal information, including sensitive information (e.g. in-forma-tion about your health), in order to provide you services including financial advice. We may also use the information we have collected in order to comply with any legislative or regulatory obli-gations we have and to help us run our business.

For more information please visit our website at www.financialprofessionals.com.au/privacy.



Please do not hesitate to contact us if you
have any questions.
We look forward to working with you.

(07) 5555 5400
advice@finprof.com.au

www.financialprofessionals.com.au