**williamgrant Financial Consultants**
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# 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 REPRESENTATIVE PROFILE

### CORPORATE AUTHORISED REPRESENTATIVE PROFILE

| | |
|---|---|
| **Authorised Representative Name** | The Trustee for the DWG Unit Trust |
| **Authorised Representative ASIC Number** | 425 552 |
| **Trading Name** | williamgrant Financial Consultants |
| **Business Address** | Suite 2, 22 Railway Road SUBIACO, WA 6008 |
| **Postal Address** | PO Box 1963 SUBIACO, WA 6904 |
| **Telephone** | 08 6282 0170 |
| **Fax** | 08 6270 4425 |
| **Email** | bill@williamgrant.com.au |

*The Trustee for DWG Unit Trust is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.*

### SUB AUTHORISED REPRESENTATIVE PROFILE

| | |
|---|---|
| **Authorised Representative Name** | William Arthur Jarrott |
| **Authorised Representative ASIC Number** | 245 999 |
| **Mobile** | 0438 765 575 |
| **Email** | bill@williamgrant.com.au |

*William Arthur Jarrott is a Sub Authorised Representative of The Trustee for DWG Unit Trust.*

### AUTHORISED REPRESENTATIVE BACKGROUND

Bill has 41 years' experience in the accounting and financial planning sectors.
Bill is a fellow of the Australian Society of Certified Practicing Accountants and holds a Specialist Financial Planning Designation with that association.
Bill is an Associate of the Financial Planning Association and is a Registered Tax Agent.
Bill has operated his own accounting and financial planning business since 1974, was a partner of Jarrott McCracken Financial Consultants and is now a Director and Senior Financial Advisor of williamgrant Financial Consultants.
Bill has lectured and taught on the concepts and processes of financial planning.

## 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:

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

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 | ✓ | Business Succession Planning |
| ✓ | Debt Management | ✓ | Estate Planning Strategies |
| ✓ | Guidance on Budgeting | ✓ | Pre-Retirement Strategies |
| ✓ | Wealth Accumulation Strategies | ✓ | Transition to Retirement Strategies |
| ✓ | Superannuation | ✓ | Centrelink & Veteran Affairs Planning |
| ✓ | Self-Managed Superannuation Funds | ✓ | Socially Responsible Investments |
| ✓ | Managed Investments | ✓ | Direct Property – Strategies Only |
| ✓ | Securities | ✓ | Salary Packaging |

## 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.

| | | | |
|---|---|---|---|
| × | Standard Margin Lending & Gearing | × | Direct Property - Sales |
| × | General Insurance | × | Derivatives |

## HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays williamgrant Financial Consultants 97% of all remuneration received.

As a Director of williamgrant Financial Consultants, William Jarrott receives a salary as an employee and potentially a share of profits as an owner of the business.

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. You have a right to request further particulars in respect to the remuneration received by the Authorised Representative or NEOFS.

## WHAT ARE THE COSTS

**All fees are inclusive of GST.**

Your Authorised Representative may provide you with an initial meeting for which there is a 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. | **$275.00 / Hour** |

| Fee for Service Hourly Rate | |
|---|---|
| We may charge an hourly rate for the services we provide. | **$275.00 / Hour** |

| Statement of Advice Preparation Fees | From (Min) | To (Max) |
|---|---|---|
| Advice fees are charged based on the complexity of the advice provided. *Please note the SOA preparation fees still apply where you decide not to implement our advice.* | **$1,750** | **$7,500** |

| Implementation of Advice (Non Insurance) (1st Year only) | From (Min) | To (Max) |
|---|---|---|
| Investment of superannuation and non-superannuation funds | **$1,750** | **$7,500** |

| Implementation of Advice (Insurance) (1st Year only) | From (Min) | To (Max) |
|---|---|---|
| The commission 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. Example: if the annual premium was $500 NEOFS would receive up to $440 in the first year based on the maximum. | **0%** | **88%** |

| Ongoing Advice Fee (Non Insurance) | From (Min) | To (Max) |
|---|---|---|
| **Ongoing Advice: Flat Fee**<br>Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy. | **$1,750** | **$12,000** |
| **Ongoing Advice Life Insurance / Risk Products Commission** | **From (Min)** | **To (Max)** |
| NEOFS may also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the base annual premium you pay.<br><br>Example: if you're annual premium is $500 NEOFS would receive up to $165 per annum based on maximum. | **0%** | **33%** |

## Other Remuneration I may receive.

We also provide a financial coaching and guidance service.

The fee for this service varies and is based on the complexity of each client's circumstances.

You will be provided with a Terms of Engagement setting out our fee for this service before any work is undertaken.


**FSG Issued by:**
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