

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
Mobile	0412 622 960
Email	melanie@williamgrant.com.au
Web Page	www.williamgrant.com.au

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

SUB AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Melanie Anne Davies
Authorised Representative ASIC Number	001248363
Mobile	0412 622 960
Email	melanie@williamgrant.com.au

Melanie Davies is a Sub Authorised Representative of The Trustee for the DWG Unit Trust.

AUTHORISED REPRESENTATIVE BACKGROUND

Melanie has 11 years' experience in the Financial Services Industry.
 Melanie has a Bachelor of Business Administration (B.Bus) Economics and Finance.
 Melanie has completed the Diploma of Financial Services (Planning) via Kaplan.
 Melanie has acted as an Authorised Representative for Patersons Securities and Perpetual Limited.



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

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	✓	Pre-Retirement Strategies
✓	Guidance on Budgeting	✓	Transition to Retirement Strategies
✓	Wealth Accumulation Strategies	✓	Centrelink & Veteran Affairs Planning
✓	Superannuation	✓	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	✗	Self-Managed Superannuation Funds
✗	General Insurance	✗	Estate Planning Strategies
✗	Derivatives	✗	Direct Property - Sales



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.

From this The Trustee for DWG Unit Trust pays Melanie Davies a salary and bonuses if certain targets are achieved.

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/ Hour

Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.	\$275 / Hour	
Statement of Advice Preparation Fees		
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>	From (Min)	To (Max)
	\$1,750	\$7,500
Implementation of Advice (Insurance) (1 st Year only)		
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.	From (Min)	To (Max)
	0%	88%
Ongoing Advice Life Insurance / Risk Products Commission		
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. Example: if you're annual premium is \$500 NEOFS would receive up to \$165 per annum based on maximum.	From (Min)	To (Max)
	0%	33%

FSG Issued by:
NEO Financial Solutions Pty Ltd
ABN 64 141 607 098 AFS Licence 385845
90 Edward Street, Perth WA 6000
☎: 08 9227-1472 ✉: compliance@neofs.com.au