

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	0414 475 697
Email	david@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	David William Jarrott
Authorised Representative ASIC Number	245 998
Mobile	0414 475 697
Email	david@williamgrant.com.au

David Jarrott is a Sub Authorised Representative of The Trustee for DWG Unit Trust.

AUTHORISED REPRESENTATIVE BACKGROUND

David has 20 years' experience in the accounting and financial planning sectors. David holds a Bachelor of Commerce Degree, is a Certified Financial Planner and Chartered Accountant. David is a member of the Financial Planning Association and Institute of Chartered Accountants. David has previously worked with PricewaterhouseCoopers as a senior tax consultant, was the Managing Partner of Jarrott McCracken Financial Consultants and is now the Managing Director and Senior Financial Adviser of williamgrant Financial Consultants.



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:

✓	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
✓	Standard Margin Lending Facilities

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	✓	Standard Margin Lending & Gearing
✓	Securities	✓	Salary Packaging
✓	Direct Property – Strategies Only		

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.

✗	General Insurance	✗	Direct Property - Sales
✗	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, David 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.



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. <i>Please note the SOA preparation fees still apply where you decide not to implement our advice.</i>		\$1,750 \$7,500
Implementation of Advice (Non Insurance) (1 st Year only)		
Implementation Fee: Flat Fee		From (Min) To (Max)
Investment of superannuation and non-superannuation funds		\$1,750 \$7,500

Life Insurance Commission (1 st 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, model loadings or any other government charges, taxes, fees or levies.		
For insurance approved from 1 Jan 2019 to 31 Dec 2019 : Example: if the annual premium was \$1,000 NEOFS would receive up to \$770 in the first year based on the maximum.	0%	77%
For insurance approved from 1 Jan 2020 onwards : Example: if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum.	0%	66%
Ongoing Advice Fee (Non Insurance)	From (Min)	To (Max)
Ongoing Advice: Flat Fee Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy.	\$1,750	\$12,000
Ongoing Life Insurance Commission (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. Example: if you're annual premium is \$1,000 NEOFS would receive up to \$330 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: **NEO Financial Solutions Pty Ltd**
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