

Financial Services Guide: Part Two

This document is part two of a Financial Services Guide and should 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.

1. AUTHORISED REPRESENTATIVE PROFILE

1A. CORPORATE AUTHORISED REPRESENTATIVE PROFILE

Corporate Authorised Representative Name	Rostea Services Pty Ltd
Corporate Authorised Representative ASIC Number	396329
Trading Name	KMH Financial Services
Business Address	129 Port Road QUEENSTOWN SA 5014
Postal Address	PO BOX 301 SEMAPHORE SA 5019
Telephone	08 8240 2050
Fax	08 8240 2059
Mobile	0438 242 370
Email	service@kmhaccounting.com.au
Web Page	kmhaccounting.com.au

Rostea Services Pty Ltd is an Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

1B. AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Mark Hauptman
Authorised Representative ASIC Number	245979
Mobile	0438 242 370
Email	mark@kmhaccounting.com.au

Mark Hauptman is a Sub Authorised Representative of Rostea Services Pty Ltd.

1B. AUTHORISED REPRESENTATIVE BACKGROUND

Has completed the Diploma of Financial Services (Financial Planning).

2. PRODUCTS & SERVICES

2A. 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; and
✓	Securities.

Only products researched and approved by NEOFS can be recommended by your Authorised Representative.

2B. 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
✓	Salary Packaging	✓	Socially Responsible Investments
✓	Managed Investments & Securities	✓	Direct Property

2C. SERVICES & PRODUCTS NOT OFFERED

Your Authorised Representative is unable to provide advice on the following financial strategies and products; 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	✗	Derivatives
✗	Standard Margin Lending & Gearing	✗	Self-Managed Superannuation

3 HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Rostea Services Pty Ltd 95% of all remuneration received.

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.

All fees are inclusive of GST.

3a What are the costs

Your Authorised Representative may provide you with an initial meeting for which there is no 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.		Up to \$165.00 / Hour
Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.		Up to \$165.00 / Hour
Statement of Advice Preparation Fees		From (Min)
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>		To (Max)
		\$2,200
		\$6,000
Implementation of Advice (non Insurance) (1 st Year only)		From (Min)
Investment of superannuation and non-superannuation funds		To (Max)
		\$550
		\$4,000
Implementation of Advice (Insurance) (1 st Year only)		From (Min)
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 \$650 in the first year based on the maximum.		To (Max)
		0%
		130%

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.	\$1,000	\$6,600
Ongoing Advice: Asset Scale Fee	0%	1.1%
Ongoing Advice Life Insurance / Risk Products Commission	From (Min)	To (Max)
NEOFS will also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the annual premium you pay. Example: if you're annual premium is \$500 NEOFS would receive up to \$150 per annum based on maximum.	0%	30%

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