

' Delivering sound, secure and exciting  
financial planning for all Australians '



**This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.**

We may give you other documents when providing our services. These may include:

- Statements of Advice - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- Product Disclosure Statements - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

## OUR SERVICES

We hold an Australian financial services (AFS) licence, No. 464688. Some of our advisers are shareholders in our business. Our advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

The basis of our advice revolves around your risk management which can include:

- Owning your home sooner
- Creating savings in your mortgage by paying less interest
- Loan structures both personal and investment
- Personal insurance advice:
  - o Protecting your income (income protection insurance)

- o Protecting against unforeseen trauma (catastrophic events such as cancer, heart attack etc.)
- o Protecting your family (life insurance)
- o Protecting your business (business expenses insurance)
- Investing for the future (investment property)
  - o Structures are provided to pay down investment debt

We are licensed to provide advice in the following areas:

- Cash flow Management – budgeting, debt management
- Superannuation – consolidating or optimising superannuation, finding lost superannuation
- Life Insurance – personal
- Investment – full financial plan, one off investment, gearing
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Superannuation, including Self-Managed Super Fund – advice, establishment
- Estate Planning

The financial products we can arrange for you include:

- Deposit and payment products
- Securities
- Managed investment schemes
- Superannuation, including SMSFs
- Government debentures, stocks and bonds
- Retirement savings accounts
- Life risk and investment products

**We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.**

**We act for you when giving advice and arranging financial products.**

## HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Your instructions must be provided in writing - email acknowledgement is acceptable. If by telephone, then signed or written confirmation is required within 5 business days.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

## HOW WE ARE PAID

<b>Financial planning and investment services</b>	<p>Our fees depend on the type of services we provide to you.</p> <ul style="list-style-type: none"> <li>Initial advice and implementation fee - For our initial review and advice, we charge a fee of between \$NIL to \$1,650 incl GST, depending on the complexity of your situation. We may ask you to pay this in advance. In certain circumstances this might be paid from your Superannuation Fund.</li> </ul>
<b>Life insurance services</b>	<p>If we arrange life insurance for you, we will receive a commission from the insurer with whom we place your insurance. The amount is a percentage of the premium (excluding taxes and statutory charges) and is included in the premium quoted to you. We will tell you the amounts that we will receive (or if we do not know, the way our remuneration will be calculated) when we advise you about your insurance requirements. This commission is included in the premium for the policy.</p> <p>If we advise on insurance within a superannuation fund, we will charge you a fee of between \$NIL - \$1,650 incl GST, depending on the type of insurance. This fee is payable in addition to the premium.</p>
<b>Non-monetary benefits</b>	<p>Some product issuers may give us other benefits such as training seminars or sponsor sporting events. These benefits may change from year to year. We will maintain a register to record any alternative forms of remuneration or benefits that we may receive that exceed a value of \$300.</p>

## WHO WE PAY?

<b>Advisers</b>	<p>Our advisers may be paid an annual salary. We may also ask you to agree that they also receive a share of the fees you pay us or the commissions we receive. Our advisers and staff may be eligible to receive a performance bonus if they meet pre-set agreed key performance indicators.</p>
<b>Referrers</b>	<p>If you were referred to us, we pay the person who referred you up to 30% incl. GST of the remuneration we receive for providing services to you.</p>

## IMPORTANT ASSOCIATIONS

We may refer you to Mortgage Escape Australia Pty Ltd and Mortgage Escape Real Estate if you need help with property advice, both for investment and owner occupier purposes. One of our directors is also a director / shareholder of Mortgage Escape Australia Pty Ltd and EziAdvice Pty Ltd Trading as Mortgage Escape Real Estate. We receive 20% referral fee if our clients use the services of these companies.

## OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our advisers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

## WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 0409 687 602. We will acknowledge receipt of your complaint immediately and attempt to resolve it within 45 days.

We are a member of the Credit Ombudsman Service Limited, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are on their web site at [www.cosl.com.au](http://www.cosl.com.au) or you can call them on 1800 138 422. You can access this scheme for free and any decision they make is binding on us, but not on you.

## HOW CAN YOU CONTACT US?

We can be contacted at:

Tailormade Financial Strategies Pty Ltd  
ABN: 45 128 332 749

AFS Licence No: 464688  
Unit 1, 40 Cedric Street, Stirling WA 6021  
Ph: (08) 9345 3116

Email: [compliance@tailormade.net.au](mailto:compliance@tailormade.net.au)  
[www.tailormadefs.com.au](http://www.tailormadefs.com.au)



## HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your financial affairs. We provide your information to financial service providers or other companies with whom you choose to deal (and their representatives) and our related entities. We do not trade, rent or sell your information or disclose it to overseas recipients.

If you don't provide us with full information, we can't properly advise or assist you with your financial affairs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us.

## OUR PAYMENT TERMS

We will invoice you for our services and you must pay us within 14 days of the date of the invoice. We accept payment by cheque, direct deposit to our bank account or EFT. We can arrange a direct debit for any ongoing fees, if appropriate from your specified bank account.

If you have completed an application form for a product we have recommended, we will direct you to pay the product issuer direct unless we have agreed to hold those moneys for you and make payment on your behalf.

This FSG was prepared on 5th March 2015 version 1.0.