

# Financial Services Guide (FSG)

## What this document is about

This Financial Service Guide (FSG) is an important two part document that you should read and ensure that you understand. Part One is about the authorising Licensee and Part Two is the profile about your Adviser, and each part explains:

### Part 1 - Licensee Profile

What is a Financial Services Guide

Who is The FinancialLink Group

Who is responsible for the advice given to you

Overview of the advice process

What you should do if you have a complaint

### Part 2 - Adviser Profile

Who is your adviser

How you contact your adviser

What services they are authorised to provide

What is the process for financial advice

Overview of the fees and charges

## Prepared and issued by



The FinancialLink Group Pty Ltd  
ABN 12 055 622 967  
Australian Financial Services Licensee No. 240938

Head Office: Level 1, 90 Vulture Street  
West End, Qld 4101  
Phone: 1300 133 511  
Email: [enquiries@beacongroupp.com.au](mailto:enquiries@beacongroupp.com.au)  
Website: [www.beacongroupp.com.au](http://www.beacongroupp.com.au)



**Kabsav Pty Ltd**  
ABN:  
Trading As Brisbane Money Management  
Corporate Authorised Representative No. 289932  
**Anthony William Machin**  
Authorised Representative No. 263544  
of The FinancialLink Group Pty Ltd

Office: 1131 Sandgate Road  
Nundah QLD 4012  
Phone: 07 3256 0058  
Mobile: 0411 786 055  
Email: [tony@brismm.com.au](mailto:tony@brismm.com.au)

The FinancialLink Group Pty Ltd is a member of the Association of Independently Owned Financial Planners (AIOFP).



# Financial Services Guide (FSG)



## Part 1 of 2 - Licensee Profile

### WHAT IS A FINANCIAL SERVICES GUIDE?

The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered. It contains important information about: the services that you are offered; how your adviser and The FinancialLink Group Pty Ltd (herein referred to as TFLG) are paid; any potential conflict of interest that we may have, and the internal and external dispute resolution procedures including how you can access them.

The Financial Services Guide (FSG) is made up of two parts. This is Part One and the Adviser Profile that is included forms the second part of this guide. The Adviser Profile provides details about your adviser. Any reference to adviser includes the adviser's company if the adviser is part of a company. If the profile is not attached please ask the adviser for this profile or contact TFLG's Head Office whose contact details are in the next section.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means that a person, or entity, is authorised to represent a business that holds an Australian Financial Services (AFS) licence. TFLG is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers throughout this document we are describing them as Adviser(s) or Your Adviser(s).

### WHO IS RESPONSIBLE FOR PROVIDING THE FINANCIAL SERVICES?

Your adviser is an authorised representative of TFLG and provides financial services on behalf of TFLG.

The FinancialLink Group's details are:

Name:	The FinancialLink Group Pty Ltd	ABN:	12 055 622 967
Licence:	Australian Financial Services Licensee Number: 240938		
Head Office:	Level 1, 90 Vulture Street, West End, Qld 4101	Postal Address:	PO Box 5283, West End, Qld 4101.
Phone:	1300 133 511	Web:	www.beacongroup.com.au

TFLG has adopted the Association of Financial Advisers' Ethical Standards with which all our advisers must comply.

### WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

TFLG is authorised to provide product advice on and to deal in the following strategies and classes of products:

#### Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds
- Wealth accumulation
- Wealth creation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

#### Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

**Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile which sets out those areas your Adviser is authorised to provide you with advice and recommendations.**

Please note that only products approved by TFLG may be recommended by the adviser.

Any advice that you receive, and subsequently implement, from your adviser may need to be reviewed on a regular basis to ensure that the advice continues to remain relevant to your circumstances. Ongoing servicing and advice is available from your adviser and is strongly recommended.

## DO YOU HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH FINANCIAL PRODUCT ISSUERS?

TFLG is independently owned and operated, having no ownership ties with any life companies, financial institutions or banks which might reasonably be expected to be capable of influencing us in the provision of services.

TFLG is a shareholder in Personal Choice Management Pty Ltd (PCM) who is the owner of the Personal Choice Private (PCP) product offered in the PCP/Asgard Public Disclosure Document. PCM shareholders are entitled to receive a dividend/capital (if any) based on the success of PCM which is not related to the returns on, or performance of, clients' capital. TFLG advisers may also be entitled to shares in any profits of the funds invested in the Wealthtrac range of products. Additionally, B Property Group Pty Ltd, Integrated Mortgage and Finance (IMF), share a common directorship.

## WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONALISED ADVICE?

You need to provide your adviser with a list of your personal objectives, details of your current financial situation and any relevant information so that your adviser can offer you appropriate advice that is in your best interests.

You have the right not to tell us; however, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation and may well not be in your best interests.

If you do not obtain advice, you face the risk that the product(s) that you select will not fully take into account your objectives, financial situation and/or needs, and may not be appropriate to your situation and in your best interests. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. This is known as a "No Advice Transaction Only" situation and you will be asked to sign a No Advice Acknowledgement at that time.

## WHAT INFORMATION WILL I BE GIVEN WHEN I RECEIVE PERSONALISED ADVICE?

When your adviser gives you personal financial services advice you are issued with a document called a Statement of Advice. Personal Financial Services advice is advice that takes into account one or more of your objectives, needs and financial situation. To make sure that the advice is in your best interests; your adviser must make reasonable enquiries about your objectives, financial situation, needs and relevant circumstances.

In the Statement of Advice your adviser will tell you about: the advice and the basis on which it is given; the fees and brokerage; any associations that we have with Financial Services Product Issuers or other parties that may have influenced the advice given to you.

If your adviser provides you with subsequent additional related advice, after previously giving you a Statement of Advice, it is recorded in a Record of Advice (ROA). The ROA is used when you are provided with ongoing or subsequent advice and your personal circumstances have not significantly changed. This is kept on your file and is available to you on request within 7 years. In certain circumstances you will be sent a ROA, particularly when it is necessary to show information about any remuneration or conflicts of interest associated with the advice.

If your adviser recommends to you a particular Financial Services Product you will also be given information about that particular product using a Product Disclosure Statement. This will help you make an informed decision about that product(s).

You should thoroughly read the information and warnings contained in the applicable Statement of Advice, Record of Advice, No Advice Acknowledgement and any Product Disclosure Statements before making any decision relating to a financial services product(s).

## WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

Your adviser maintains a record of your personal profile including details of your objectives, financial situation and needs. Your adviser also maintains records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. It can be accessed via our website ([www.beacongroup.com.au](http://www.beacongroup.com.au)) and a copy of our privacy policy is also available on request.

If you wish to examine your file please let your adviser know, and arrangements will be made for you to do so.

## HOW CAN I GIVE YOU INSTRUCTIONS ABOUT MY FINANCIAL PRODUCT/S?

You may give your instructions to your adviser during meetings, by telephone, fax or other means such as e-mail. In some cases written confirmation may be required. You may also be required to complete and return certain documents.

Please note that our advisers are not allowed to be an "attorney" in a Power of Attorney on behalf of any client.

## HOW WILL I PAY FOR THE SERVICES PROVIDED & HOW WILL THEY BE CALCULATED?

Advisers may receive payment for their services in a number of ways, and your adviser will discuss with you the available fee structures and the payment options.

The following gives you an overview of some of the different payment options that you could pay for the services provided:

**Fee for Service** – This is based on both the time spent working on your situation and the complexity of it, and includes such areas as Interviews/Discussions, Collection of your Personal and Financial Information, Research, The Preparation of the Statement of Advice, and Implementation of any advice and/or product(s)/solutions that you select. If a fee for service is charged, it may be based on a fixed dollar amount, a percentage of the value of funds invested, a determined amount (based on the number of hours developing and implementing your advice), or a combination of these methods. Where a Fee for Service is payable, an invoice will also be issued to you.

All fees are payable to The FinancialLink Group Pty Ltd, and are inclusive of GST. Should you decide not to implement any product(s)/solutions the Fee for Service may still be payable in full.

**Upfront Brokerage (Commission)** – These are one-off payments payable when certain Life Risk Insurance products are issued. The brokerage calculation is based on the premium that you pay.

**Ongoing Brokerage (Commission)** – These are paid to TFLG whilst you hold certain Life Risk Insurance products with the product issuer as part of their on-going charges.

**Portfolio Review/Management Fee** - A review fee may be charged to review your Statement of Advice and Portfolio to ensure that the financial strategies and products remain appropriate to your needs.

Any reference to adviser includes the adviser's company if the adviser is part of a company. Advisers who are employees of another authorised adviser may receive a salary only, or a combination of salary and bonus.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

For investments before the 01 July 2013 this is calculated at various percentage rates ranging from 0% to 15% in the case of initial commissions, and 0% to 5% in the case of trailing commissions all based on the amount you invested. From 01 July 2013 commissions are no longer paid to advisers on new investment products that are implemented from that date. Legislation has changed the remuneration basis to fee for service only.

For all insurances implemented before 01 July 2013 this is calculated at various percentages ranging from 0% to 135% in the case of initial commissions, and 0% to 45% per year in the case of trailing commissions. From 01 July 2013 the same arrangement applies except for insurances arranged under a new Group Super arrangement and under a default MySuper plan as they are now on a fee for service basis only.

These fees and/or brokerage arrangements will be fully discussed with you before you implement any services, advice and/or plans. Your adviser may detail fee for service arrangements in a Service Agreement before starting the advice process. All fee and/or brokerage arrangements relating to the advice that you receive will be detailed in the Advice document that will be given to you before you decide whether to proceed with the recommended advice. It will include specific details and dollar amounts of what fees the adviser may charge you; when you have to pay those fees; any payments made to us by a Financial Product issuer/s and what payments we make to the adviser, together with any other benefits that the adviser may receive.

All fees, commissions and brokerage payments received for the financial services provided are paid to TFLG. TFLG retains a percentage of these payments and forwards the balance to your adviser. The percentage can range from between 0 to 20% and depends on the commercial arrangement agreed between TFLG & your adviser.

## OTHER BENEFITS

TFLG and its advisers may also receive other benefits from product providers such as, for example, sponsorship, professional development forums, and promotional material.

At all times The FinancialLink Group, its staff and advisers believe that products should only be recommended to suit a client's best interests, needs and objectives. To ensure that recommendations are free from any sort of undue influence, TFLG, its staff and advisers are not permitted to receive any form of payment and/or benefit that could actually, or has the potential to, influence/prejudice the advice given to you.

## WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

Where you have been referred to the adviser by someone else, the adviser may pay that person a fee or commission in relation to that referral. If that happens, the adviser will tell you in the appropriate Statement/Record of Advice who will receive that fee or commission and the amount that they will receive. Please note that such payments are not an additional charge to you.

## WHEN THERE IS A REFERRAL TO ANOTHER SERVICE PROVIDER

In making any referral to another service provider The FinancialLink Group, its staff and advisers do not advise or represent that their products and/or services are right for you and take no responsibility for the products and services that they may provide to you. You need to make your own decision based on the information that they provide.

## WHAT INFORMATION DO I HAVE TO PROVIDE TO IMPLEMENT A DESIGNATED SERVICE E.G. AN INVESTMENT PRODUCT?

The Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) Act 2006 is the regulation of financial transactions in a way that will help detect and prevent money laundering and terrorism financing. Anti-money laundering and counter terrorism financing laws are designed to establish an 'audit trail', or transaction history, which provides evidence linking criminal acts and their organisers. These audit trails can produce vital leads to the authorities in the detection and investigation of criminal activities. As a reporting entity, we have in place programs and mechanisms for the ongoing monitoring of both new and existing customer activity and the reporting of any suspicious matters.

As a result of the Act, by law, you may be required to be "identified" and/or "re-identified" before implementing a designated service under the legislation. What this means to you is that you may be required to produce documentary evidence to confirm your identity. The nature and extent of the evidence required depends on the type of customer that you are e.g. individual, company, trust etc. Your adviser will explain the requirements to you when appropriate.

## WHAT SHOULD I DO IF I HAVE A COMPLAINT?

If you have any complaints about the service provided to you, you should take the following steps.

Contact your adviser about your complaint.

If your complaint is not responded to within 5 business days, please contact TFLG on 07 3007 6500 or put your complaint in writing and send it to our postal address which is: The FinancialLink Group Pty Ltd, PO Box 5283, West End, Qld 4101. We will try and resolve your complaint quickly and fairly.

If your complaint is not resolved within 45 days, you can report your complaint to the Financial Ombudsman Service (FOS), as we are a member of FOS. FOS is an independent body that has been approved by the Australian Securities and Investments Commission (ASIC) to deal with complaints against its members. They can be contacted by:

- Tel: 1300 780 808 between 9am - 5pm Monday to Friday Melbourne Time (excluding public holidays), or alternatively
- Go to their website [www.fos.org.au](http://www.fos.org.au) and select the Resolving Disputes option for more details about the complaint resolution procedure and options of submitting such a claim.
- Mail: Financial Ombudsman Service, GPO Box 3, Melbourne, Victoria 3001. Email: [info@fos.org.au](mailto:info@fos.org.au)

The Australian Securities and Investments Commission (ASIC) also has an Info phone line that you can use to obtain information about your rights, and their contact number is 1300 300 630.

## HOW DOES YOUR PROFESSIONAL INDEMNITY INSURANCE WORK?

The FinancialLink Group holds Professional Indemnity (PI) Insurance that complies with s912B of the Corporations Act. The PI Insurance covers loss or damage suffered by retail clients due to breaches of obligations by the licensee The FinancialLink Group, its employees and advisers e.g. for negligent, fraudulent or dishonest conduct. The PI Insurance also covers claims in relation to the conduct of its advisers and employees who no longer work for the licensee, but who did at the time of the relevant conduct.

The compensation requirements are **not**, for example, intended to cover:

- (a) product failure or general investment losses;
- (b) all possible consumer losses relating to financial services;
- (c) claims for loss solely as a result of the failure (e.g. through insolvency) of a product issuer (i.e. it is not intended to underwrite the products of a product issuer); or
- (d) a return on a financial product that has not met expectations.

## ANY FURTHER QUESTIONS

If you have any further questions about the financial services The FinancialLink Group provides, please contact your adviser.

**PLEASE RETAIN THIS DOCUMENT FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS**

# Financial Services Guide (FSG)

## Part 2 of 2 – Adviser Profile

### INTRODUCTION

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of The FinancialLink Group Pty Ltd. The Adviser profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact The FinancialLink Group's Head Office on 1300 133 511.

### WHO IS MY ADVISER?

Your adviser is Anthony Machin (ASIC Authorised Representative No. 263544) of Kabsav Pty Ltd Trading As Brisbane Money Management whose Australian Securities and Investments Commission (ASIC) number is 289932. Kabsav Pty Ltd is a Corporate Authorised Representative of The FinancialLink Group.

Anthony's contact details are:

Office: 1131 Sandgate Road, Nundah QLD 4012  
Postal Address: PO Box 334, Nundah QLD 4012  
Telephone: 07 3256 0058  
Mobile: 0411 786 055  
Email: tony@brisimm.com.au

#### Experience:

Tony has been in the industry since 1985 in the Life Insurance and Superannuation industries. This experience allows him to provide objectivity in his advice. Tony has an in-depth knowledge of the industry and his specialty is in Risk insurance, both Personal & Business Risks. He is a leading adviser and has achieved many awards from Specialist Risk Insurance Companies and Fund Managers during his extensive career.

### WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

Anthony of Kabsav Pty Ltd Trading As Brisbane Money Management is authorised by The FinancialLink to provide product advice on and to deal in the following strategies and classes of products:

#### Strategies

Financial planning strategies including:

- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Wealth accumulation
- Wealth creation
- Superannuation and rollover advice
- Ongoing advice and review services

#### Product Classes

- Life Risk Insurance Products.
- Superannuation.

Only products approved by The FinancialLink Group may be recommended by the adviser.

## HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Brokerage/Commission
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you.

The following is the Fee and Brokerage Schedule of Anthony of Kabsav Pty Ltd Trading As Brisbane Money Management

### **Initial Advice Fees:**

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice provided and range from \$3,300 (minimum) to \$7,700 (maximum) inclusive of GST.

You will not be charged anything until you have agreed to the charge.

This practice is remunerated by both fees and commissions. Details of the practice's remuneration relating to meeting your goals will be discussed with you on an individual basis and will be fully disclosed in the Statement of Advice provided to you. Brisbane Money Management charges a plan fee that is based on the complexity of the plan BUT does not then charge an implementation fee - implementation of the recommendations is covered by the plan fee.

You will be sent an invoice and payment is required within 7 days from the invoice date. Please note that our initial advice fees still apply even if you decide not to implement our advice.

If insurance is part of the solution to meeting your goals, Brisbane Money Management takes commission from whichever insurance company you choose to provide you with the valuable cover you need – this commission may be up to 125% of the first year's premium and covers the up-front costs of helping you get your policies in place. A reasonable estimate of the commission and how that commission is worked out will be detailed in the Statement of Advice. We will provide an estimated cost, which we will agree on before commencing any work.

### **Subsequent Service Fees:**

Fees for ongoing services and reviews are all based on an annual fee, being 1.1% of the funds under advice. For example, if you have \$100,000 invested, our annual fee will be \$1,100.

All fees may be deducted from your investment funds (or margin lending costs), included in your insurance premiums and paid to us by product providers instead of being invoiced directly to you.

All fees are inclusive of GST.

NOTE: Full details of all fees and commissions for Financial Services will be provided to you in Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation

All fees, commissions and brokerage payments received for the financial services provided are paid to TFLG. TFLG retains a percentage of these payments and forwards the balance to Kabsav Pty Ltd. Kabsav Pty Ltd then pays Anthony a combination of salary and other benefits for the provision of financial services.

**PLEASE RETAIN THIS DOCUMENT FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS**



# Financial Services Guide (FSG) Acknowledgement of Receipt

Signing this page confirms receipt of both Part One and Part Two of the Financial Services Guide issued by The FinancialLink Group and Anthony Machin of Kabsav Pty Ltd Trading As Brisbane Money Management.

**Please retain both Parts 1 & 2 for your reference and for any future dealings.**



The FinancialLink Group Pty Ltd  
ABN 12 055 622 967  
Australian Financial Services Licensee No. 240938

Head Office: Level 1, 90 Vulture Street  
West End, Qld 4101  
Phone: 1300 133 511  
Email: [enquiries@beaongroup.com.au](mailto:enquiries@beaongroup.com.au)  
Website: [www.beaongroup.com.au](http://www.beaongroup.com.au)



**Kabsav Pty Ltd**  
ABN:  
Trading As Brisbane Money Management  
Corporate Authorised Representative No. 289932  
**Anthony William Machin**  
Authorised Representative No. 263544  
of The FinancialLink Group Pty Ltd

Office: 1131 Sandgate Road  
Nundah QLD 4012  
Phone: 07 3256 0058  
Mobile: 0411 786 055  
Email: [tony@brismm.com.au](mailto:tony@brismm.com.au)

## Declaration

**I / We acknowledge receipt of both Parts 1 and 2 of this Financial Services Guide.**

Name:

Name:

---

_____	/ /	_____	/ /
<b>Signature</b>	<b>Date</b>	<b>Signature</b>	<b>Date</b>



