



Finesse Financial
Advisers



Finesse Advisers Pty Ltd trading as Finesse Financial Advisers ABN 30 628 007 054 is an Authorised Representative No. 1267025 and Credit Representative No. 511143 of FYG Planners Pty Ltd (FYG Planners) as the authorising Licensee. Finesse Advisers Pty Ltd's contact details are:

PO Box 840 PENRITH NSW 2751
Telephone: 1300 026 800
Email: admin@finesseadvisers.com

Financial Services & Credit Guide

This Financial Services & Credit Guide (FSCG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FSCG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FSCG by Finesse Advisers Pty Ltd has been authorised by FYG Planners Pty Ltd as the authorising Licensee.

This FSCG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

Lack of Independence

Finesse Advisers Pty Ltd trading as Finesse Financial Advisers is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.

Who will be providing the financial service to me?

Finesse Advisers Pty Ltd trading as Finesse Financial Advisers ABN 30 628 007 054 is a corporate Authorised Representative (No. 1267025) and Credit Representative (No. 511143) of FYG Planners Pty Ltd (FYG Planners) as the authorising Licensee.

Finesse Advisers Pty Ltd's contact details are:

PO Box 840 PENRITH NSW 2751
Telephone: 1300 026 800
Email: admin@finesseadvisers.com

FYG Planners Pty Ltd, ABN 55 094 972 540, holds an Australian Financial and Credit Services Licence No. 224543. FYG Planner's contact details are as follows:

FYG Planners Pty Ltd, Level 1, 41 Mount Street, Burnie TAS 7320

Telephone: (03) 6440 3555
Fax: (03) 6440 3599
Email: mail@fygplanners.com.au

Who is my adviser?

Your adviser will be Genene Wilson. Genene is specifically authorised by Finesse Advisers Pty Ltd to act as its representative in providing financial services to clients and has specific formal industry qualifications. Please refer to Genene's Adviser Profile.

Who do you act for when you provide financial services to me?

Finesse Advisers Pty is an authorised representative of FYG Planners Pty Ltd and FYG is responsible for the provision of all financial advice given to you.

FYG's Investment philosophy has been created in adherence with the obligations to you as a client outlined by *The Corporations Act 2001*, the FASEA Code of Ethics and FYG's own Code of Conduct.

Finesse Advisers Pty acts for you to deliver objective advice in your best interest in line with FYG's investment philosophy.

What kind of financial services are you authorised to provide to me and what kind of products do those services relate to?

Finesse Advisers Pty Ltd trading as Finesse Financial Advisers is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed superannuation fund advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending & gearing strategies

How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product list will be recommended.

What type of advice do you offer me?

Prior to providing you with any advice, your adviser will review your situation and consider your overall financial strategy.

Finesse Advisers Pty Ltd trading as Finesse Financial Advisers will provide two distinct types of advice to you in the course of preparing your financial recommendations.

1. Strategic advice is advice we will give to you to explain how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.
We can also assist clients to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities but may refer clients on to mortgage brokers or other credit providers.

We will be happy to provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

2. Personal investment and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

Your financial and personal circumstances as well as legislative and economic circumstances never standstill. Which is why our ongoing service, consultation and oversight is important. This ensures that your affairs are regularly reviewed so that you have peace of mind knowing that your finances are appropriately structured and maximises the probability of helping you achieve your goals.

How will I pay for your advisory services?

At Finesse Financial Advisers you pay for great advice, and that's it. It's completely transparent. We don't receive commissions or referral fees from anyone, and we don't pay them to anyone either. Therefore we avoid potential conflicts of interest, and you aren't left wondering whether our advice is really in your best interest.

Discovery Consultation – This is an opportunity for us to listen and assess your situation and ascertain if we can add value for you. It's also your look-in to learn more about Finesse Financial Advisers and together we'll decide if there is a basis for us to work together.

Financial Planning advice fees

Initial Advice Fee (once only fee) – Before you commit to having Finesse Financial Advisers prepare recommendations and advice for you, we will provide you with a fee proposal based on our mutual assessment of the complexity of your personal situation and the work involved.

Advice Implementation – Once you have reviewed our recommendations and are ready to proceed with our advice, we may charge an implementation fee. This fee is based on the work involved to implement your financial strategy and is quoted directly in the Statement of Advice (SOA) documentation that is provided to you. This is a flat dollar fee and is unrelated to the amount of money that may be invested.

Ongoing advice

Regardless of how simple or complex your financial affairs may be, having an expert adviser on hand providing ongoing guidance and direction, challenging the status quo and acting as a knowledgeable sounding board is essential.

That's why our clients look for a long-term relationship and why many have been with us for multiple years.

Finesse Financial Advisers charge for ongoing services by way of an agreed retainer with you. Our retainer is based on the complexity of your affairs and level of service required to deliver the outcomes and deliverables you need. We will discuss your specific requirements and our fee for ongoing services will be tailored accordingly.

If you choose to retain us for ongoing service, we'll agree with you upfront the regularity of reviews, portfolio reviews, reports, and service commitment so you can always contact us. We'll also offer optional payment plans, monthly or annually, the choice is yours.

Finesse Financial Advisers do not charge an asset-based fee based on a percentage of your investments, nor do we accept trail brokerage or commissions on investments or insurance products. The only way we get paid is by the fees we charge you.

Transactional costs

We will pass on the cost of any transactions required to buy or sell an investment on your behalf at the same price that we are charged by the product or service provider. You will be notified of any such costs prior to proceeding with the transaction so that you can make a fully informed decision.

How are fees paid?

Initial Advice Fee – You will receive an invoice from Finesse Financial Advisers after agreeing to proceed to having us prepare your financial plan. This fee is charged 50% upfront of the low end of the fee range quoted, with the final balance payable when we present our recommendations to you.

Advice Implementation Fee – Once you have agreed to implement our recommendations we may charge the implementation fee. We will provide you with an invoice for this fee or arrange to debit your portfolio; the choice is yours.

Annual Investment Portfolio Reviews

Your investment portfolio reviews are provided at no additional cost. Our retainer fees cover the cost of our portfolio review services, unless you request extensive additional work. If you make such a request, we will provide you with an estimate of costs you may incur before proceeding.

If it becomes apparent during a portfolio review meeting that changes to your overall circumstances suggest the need for further strategic advice, we will advise you accordingly. If agreed to by you, our standard hourly fees will apply to the additional work required.

Other Service Costs

Our firm may assist you in other ways such as arranging insurance applications, loan product applications, estate planning services, Centrelink applications & reviews or refreshing projections.

In these instances, we will always advise you of our estimated fees prior to commencement of our work. Work we undertake for you will be completed on a time cost or hourly rate basis.

Our current hourly charge rates are noted below; they may vary in future.

Principal	\$550.00 per hour including GST
Paraplanning:	\$275.00 per hour including GST
Support Staff:	\$180.00 per hour including GST

We will also keep a detailed record of the work we undertake for you. This record is made available to our clients once our work is completed.

Referral Fees

Finesse Financial Advisers do not receive, nor do we pay referral fees to any other professionals or institutions. If you have been referred to us by another trusted professional, you can be assured that they have referred you because they believe we are best placed to provide you with the highest quality advice and services.

If you charge me a commission, how much commission do you get? How is it calculated and deducted?

Finesse Financial Advisers do not charge or accept commissions or brokerage from product providers. However, in the case where we accept an engagement from a client with existing investment or insurance products, where an ongoing brokerage or commission exists and it is in the best interest of the client for that arrangement to remain, then upon transfer under our management we will accept that commission or brokerage and fully document the case.

Finesse Financial Advisers will only accept upfront commission from new life insurance policies with prior written agreement.

We will also offset our fees by the equivalent value of the commission or brokerage received.

If you accept an insurance commission, how much commission do you get? How is it calculated and deducted?

Finesse Financial Advisers will only accept upfront commission from new life insurance policies with prior written agreement. In the case where we accept an engagement from a client with existing investment or insurance products, where an ongoing brokerage or commission exists and it is in the best interest of the client for that arrangement to remain, then upon transfer under our management we will accept that commission or brokerage and fully document the case.

For example, ongoing or trail commission brokerage can range from 0% to 33% of the annual premium. For a \$100 premium, the ongoing or trail commission can range from \$0 to \$33.

Finesse Financial Advisers will only accept upfront commission from new life insurance policies with prior written agreement. We will also offset our initial fees by the equivalent value of the commission received.

Initial commission can range from 0% to 66% of the first year's premium. An example being for a \$100 premium, initial commission can range from \$0 to \$66.

We will advise you of the specific commission brokerage applicable to any insurance policies you hold or that are recommended in the Statement of Advice (SOA) documentation that is provided to you and prior to you applying for any new insurance cover.

If you accept a credit commission, how much commission do you get? How is it calculated and paid?

Finesse Financial Advisers do not accept commissions or referral fees from lending organisations or brokers.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that Finesse Financial Advisers and FYG Planners may receive are detailed in a publicly available register that is updated quarterly. Please ask your Adviser for a copy as required.

FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, email or other means. If the execution is by telephone instruction, we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows.

Disclosure of information to third parties.

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the *Tax Agent Services Act 2009*, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

How do you deal with the Anti-Money Laundering / Counter-Terrorism Financing (AML/CTF) Act?

FYG Planners adheres to all aspects of the AML/CTF Act. As such, we require clients and prospective clients to provide us with identification in accordance with the legislation.

How do you deal with ASIC's Professional Indemnity Insurance requirements?

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm that FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.



Genene Wilson
Financial Planner CFP®
WEALTH ADVISER

CPA (FPS) | ADFP | SMSF | Margin Lending |
JP (NSW) | Tax Financial Adviser

Authorised Representative No. 383696
Credit Representative No. 511144



Advisor Profile

I am passionate about helping my clients achieve their financial goals by providing them with clear cut and professional advice, allowing them to take control of their financial future.

I was inspired to found Finesse Financial Advisers in 2018 because I recognised that many people, particularly women, were not confident about money and investing.

Finesse was born to help people get control of their money, improve their understanding of money matters, protect themselves and their families, build their investment portfolio, and plan a bright, happy future.

We help many women; it's one of our specialist areas. Our goals are to help them make the most of their money and to strengthen their financial future.

Regardless of who you are, wherever you are in your financial journey, if you have goals, we'll listen and help you make and implement a plan and keep you on track.

Over my ten years as a Financial Adviser, I have helped many professional & business clients build and protect their wealth, plan for retirement, and business succession. Live comfortably on the income from their investments. Leave a lasting legacy and assisted with financial stewardship for their family. I believe having money conversations with kids helps equip them for today's digital money world. What's important to you?

We're on a mission to make a difference in the lives of others. Our reason for existing goes well beyond making money. We believe that our business has the power to change lives. We strive to make a meaningful impact in the world by supporting the UN Global Goals. When you do business with us, we contribute to projects that support women and literacy.

OUR PRIVACY POLICY

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- What – The kind of personal information we collect and hold
- How and Why – How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction – How information can be accessed and/or corrected
- Overseas disclosure – Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website www.fygplanners.com.au Home Page / Privacy.

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 1, 41 Mount Street, Burnie, Tasmania. If you have any questions, please contact us on (03) 6440 3505. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 389
Burnie Tasmania 7320

IF YOU HAVE A COMPLAINT

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Australian Financial Complaints Authority

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days, please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 1, 41 Mount Street, Burnie TAS 7320. We will try to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction, you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678.

Stage 1 of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to:

PO Box 109
Collins Street West
Melbourne VIC 8007

Alternatively, you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.