



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](mailto: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. FYG Planners Pty Ltd has authorised the distribution of this FSCG by Finesse Advisers Pty Ltd as the authorising Licensee.

This FSCG is provided to help you decide whether you wish to adopt any of our services.

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 concerning 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 an 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.

***At FFA we believe that Financial Advice Improves Your Life  
and  
Opens New Possibilities for An Exciting Future.***

## 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 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, 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 and legislative and economic circumstances never standstill. This is why our ongoing service, consultation and oversight are essential. We strongly recommend that you take advantage of our ongoing review services. 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?

**Agreed Costs:** Before we commence any work for you, you and we will agree on our costs and how you will pay. We provide a range of options; that choice is yours.

OR

**Insurance Commissions or Brokerage:** Commissions or brokerage payments come from commission brokerage paid to Finesse Financial Advisers by FYG Planners, who receive them from the life insurance companies whose products we recommend to you.

We don't receive 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 (Plan 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 your personal situation's scope and complexity and the work involved. This fee is then charged 50% upfront at the low end of the quoted fee range, with the final balance payable when we present our recommendations. We may offer you alternative payment arrangements; in this instance, the choice is yours.

Advice Implementation – Once you have reviewed our recommendations and are ready to proceed with our advice, we may charge an implementation fee. The fee is based on the work involved in implementing your financial strategy/s and is quoted directly in the Statement of Advice (SOA) documentation. The fee is a flat dollar and is unrelated to the amount of money that may be invested. We will provide you with an invoice for this fee or arrange to debit your portfolio; the choice is yours.

### **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.

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 through an agreed retainer with you. Our retainer is based on the complexity of your affairs and the 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.

When you choose to retain us for ongoing service, we'll agree with you upfront about 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.

### **Investment Management and Monitoring Costs**

Our costs for overseeing your portfolio, in accordance with your investment strategy, are calculated depending on the amount of funds under management:

- (i) between 0.88% and 1.10% per annum, including GST for amounts up to \$500,000  
And reducing to

- (ii) (ii) between 0.60% to 0.66% per annum including GST for the excess above \$500,000 And reducing to
- (iii) (iii) between 0.27% to 0.33% per annum including GST for the excess above \$10,000,000

Our asset-based costs noted above are subject to a minimum of \$220 per month, including GST, and this minimum cost will be indexed each year to the All Capitals CPI.

**Before you ask us to proceed and implement any investment on your behalf, we will calculate and advise you of the exact Asset Based Cost you would be required to pay.**

### Annual Investment Portfolio Reviews

Your investment portfolio reviews are provided at no additional cost when you engage with us to oversee your portfolio. Our annual investment advice and portfolio administration costs 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 any extra costs you may incur before proceeding.

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

### 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 before proceeding with the transaction so that you can make a fully informed decision.

### Other Service Costs

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

In these instances, wherever possible, we will provide you with an estimate of our fees before the commencement of our work. The 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
Client Advice Manager	\$330.00 per hour including GST
Paraplanning Professional	\$275.00 per hour including GST
Other Support Staff	\$180.00 per hour including GST

We will also keep a detailed record of our work for you. This record is made available to our clients once our work is completed. At Finesse Financial Advisers, we are absolutely committed to ensuring that the quality of our advice represents value to you.

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

The commission or brokerage paid by life insurance companies varies from product to product and company to company.

Any commission or brokerage payable to FYG Planners is paid by the life insurance company as a result of the premium you pay. It is not an additional cost to you.

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

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.

We will advise you of the specific commission brokerage applicable to any insurance recommendation before applying for the 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 record the telephone instruction. This record will be kept on your file for future reference if needed.

### **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 retain 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 that will ensure your personal information privacy and security. 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 are 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 data 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 retail clients may suffer. 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.

### FFA Services

Our clients are people with varying goals, incomes and lifestyles. However, they all share one thing in common; they delegate to us so they can focus on what is important to them. Finesse Financial Advisers identify ways to maximise the benefits from your existing financial resources. Our qualified team have extensive experience in:

- ✦ Strategic Financial planning advice
- ✦ Taxation matters
- ✦ Superannuation and rollovers
- ✦ Self-managed superannuation (SMSF)
- ✦ Life Risks insurance & business continuity cover
- ✦ Estate planning
- ✦ Wealth Education
- ✦ Wealth Management
- ✦ Financial Settlements
- ✦ Investment, including reliable asset class investing & property
- ✦ Retirement planning
- ✦ Pre-retirement planning
- ✦ Advice on ownership and asset protection
- ✦ Business Succession planning
- ✦ Margin lending & gearing strategies, including borrowing & debt reduction
- ✦ Cash flow management and budgeting
- ✦ Centrelink benefits planning
- ✦ Intergenerational Wealth Transfer

Our clients overcoming what's getting in their way is **Our mission**. And solving their most significant financial problems, empowering them to make smart decisions. Pursuing their life goals becomes a priority to create meaningful change in their lives to be financially secure.

At Finesse, we are professional and respectful. We operate with integrity, focusing on our clients achieving their financial goals by offering support, expertise, and resources to bring their dreams to life.



**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 clients achieving their financial goals. I provide 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 serve clients, particularly women and dentists, so they get control of their money, build wealth and plan a bright, happy future on their terms.

***I increase time, money, and freedom for my clients with my 6 Step proprietary FUTURE program.***

Regardless of who you are, you set the goals wherever you are in your financial journey, ***and I'll design the plan and take care of all the details.***

Women and dentists are our specialist areas. Our goals are for them to make the most of their money and strengthen their financial future.

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 assist 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 believe that our business has the power to change lives. We strive to make a meaningful impact globally by supporting the UN Global Goals. We contribute to projects that support women and literacy when you do business with us.

## 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](http://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.