

# Financial Services Guide

ALLIED FINANCIAL SOLUTIONS PTY LTD  
AFSL : 230172





Allied Financial Solutions Pty Ltd  
ABN: 37 092 222 412  
AFSL: 230172

# Financial Services Guide (FSG)

Version November 2018 – Issued 30th November 2018

## The purpose of this guide

This guide is designed to assist you in understanding how we can help you achieve your financial and lifestyle goals by explaining:

- The advice and services we can provide to you either directly or in association with other professionals,
- Our fees and charges,
- The influences and arrangements that you need to consider when assessing our recommendations, and
- How best to raise any issues you may have with our advice or services.

This is a very important document and we recommend that you read it carefully. If you need further explanation or you are unsure about any part of this guide we encourage you to ask us any questions you may have.

## Who we are

Allied Financial Solutions Pty Ltd (Allied) holds a Financial Services Licence for financial planning services.

Allied conducts its business via an advisory network. Each adviser is authorised under Allied's Financial Services Licence and is therefore responsible for any advisory services provided by any of its authorised representatives (advisers). Adviser details are provided in this document under 'Adviser Profiles'.

If you would like more information on who Allied is, you can write to us at 4a/4 Rocklea Drive, Port Melbourne VIC 3207 or phone us on 03) 9676 4500.

## What we do

Allied Financial Solutions Pty Ltd is an advice business that believes that Australians need, and would significantly benefit from, receiving professional financial advice. Good advice can improve clients' retirement outcomes, help them protect their lifestyles and help them grow and secure their wealth.

Our corporate reputation, our values and our belief in the value of advice is central to how we do business.

Authorised representatives of Allied Financial Solutions Pty Ltd can provide you with financial advice and assist on a range of investments, personal, corporate and self-managed superannuation, personal risk insurances, key person insurances and shares. Specific information about your adviser, their experience and specialisations are provided in the section of this document titled 'Adviser Profiles'. Authorised Representatives of Allied Financial Solutions Pty Ltd are required to act in your best interest at all times.

We will conduct a review of your current situation to ascertain if scaled or comprehensive advice is required.

If an Authorised Representative of Allied Financial Solutions Pty Ltd cannot provide advice to meet your needs and objectives they will refer you to another Allied Financial Solutions Pty Ltd authorised representative or professional to provide advice and service.

## We can act on your instructions

After you engage your adviser they can act on your instructions whether you provide them by telephone, email, fax or other means of communications. We will confirm and document instructions to place, amend or cancel investments or insurance in an Execution/Instruction document. Should you prefer us to communicate with you via email please understand that you are responsible for monitoring the email account nominated for this purpose. We'll treat any communication to us from this address as instructions from you and we'll continue to use this account until you tell us otherwise.

## We maintain information about you

In order to continue to provide you with advice that is appropriate for your needs and suitable for your circumstances we will retain information about you including your financial and lifestyle objectives and your current financial situation. We are also legally required to store this information and records of any advice and services we provide to you. Generally, this information is used to provide you with appropriate advice and services, and suitable recommendations. We are committed to maintaining the security, currency and confidentiality of your information and we will only release it to other parties with your consent or as required by law. You can choose not to provide us with the information we require but, if you do so, we may not be able to provide you with the advice or services you need. You have a general right to examine our records. If you want to see what personal information we hold about you please let us know and we will make arrangements for you to do so. If we can't provide you with access to our records we will let you know the reasons why.

## Important documents you can expect to receive

If we provide you with personal financial planning advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations will be documented in a **Statement of Advice (SoA)**. A **Record of Advice (RoA)** may be used to record our advice to you where we have provided you with subsequent advice and your personal circumstances have not changed. The **RoA** may be provided to you or added to your file and if you would like a copy of this document, or our initial SoA, we will make it available to you on request.

Where we recommend specific financial products to you, we will provide you with a **Product Disclosure Statement (PDS)** which contains specific and important information on the financial product. It is very important for you to read and understand the **PDS** which must be provided to you before you can take any action in relation to a financial product recommended.

If you enter into an ongoing fee arrangement we will provide you with an Annual Fee Disclosure Statement which will outline the fees paid and services you were entitled to and received in the preceding 12 months.

### Approved Products List

Only products that have been examined by our experienced research team are placed on our Approved Products List.

Your adviser is only authorised to recommend products on this Approved Product List. They will only recommend a product after considering its suitability in relation to your individual objectives financial situation & needs.



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### How you pay for our services

Operating a financial services business involves substantial costs. Fees and commission assist us to afford the infrastructure, personnel and systems required to provide you the professional services our clients have come to expect. In many cases you are able to negotiate how you pay for the professional services we provide to you. You may choose to pay our fees directly or have our professional costs paid to us by the product provider or from the products we've recommended to you. Our advisers may receive a salary, fees, commission payments and may also be eligible for an annual performance payment for meeting service and sales targets. Where it is necessary to refer you to another specialist we may also receive a referral payment from them. If you are referred to me by a third party I may pay a referral fee, commission or a non-monetary benefit as a consequence of products or services you purchase. The remuneration we receive will be clearly disclosed in the advice documents we provide to you and we may receive stamping fees for some IPO placements.

An example of fees that we may charge:

Hourly Rate: \$220 (inclusive of GST)  
Advice fees: Range from \$550 - \$4,500 (inclusive of GST) and/or 0.5% funds under advice  
Implementation fees: Range from \$0 - \$2,200 (inclusive of GST)  
Review fees: Range from \$0 - \$1,100 (inclusive of GST)

Commissions, which are paid from the product costs, vary according to the nature of the specific financial product. Our advisers can receive a portion or all of fees and commissions received from the product provider. They also may pay Allied Financial Solutions Pty Ltd a fee for our services. For example

#### Product

Life Insurance products including Risk Insurance  
  
Superannuation and Investment products

#### Adviser Fee Range

Up front 0% to 88% of the premium paid or amount invested.  
On going 0% to 30% of the premium paid or amount invested.  
Up front 0% to 5% of the amount or contribution invested.  
On going 0% to 3% of the amount or contribution invested

### Privacy Statement

As professional advisers, we are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which details how your personal information is managed and protected, is available on our website at [www.alliedfingroup.com](http://www.alliedfingroup.com). If you don't have access to the internet, please ask us for a copy.

As a professional financial services business, we are committed to acting efficiently, honestly and fairly. We value your support and appreciate any feedback that will help us to meet your expectations and needs. If at any time should you have any questions or concerns about our advice or our service we encourage you to contact us directly and we will try to resolve the issue immediately.

### If you have a complaint

If your adviser can't respond to your feedback or effectively resolve your issues within three (3) business days – or if you don't feel comfortable talking with them about your issues - you should contact Allied Financial Solutions Pty Ltd directly.

If Allied Financial Solutions Pty Ltd doesn't provide you with a satisfactory response within 45 days, you have the right to refer your concerns to the Australian Financial Complaints Authority ("AFCA"). AFCA is an independent dispute resolution service that deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts.

AFCA can be contacted at GPO Box 3, Melbourne Vic 3001, by phone on 1800 931 678, or email [info@afca.org.au](mailto:info@afca.org.au).

The Australian Securities and Investment Commission (ASIC) also has a Freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.

The law requires Allied Financial Solutions Pty Ltd to maintain a level of Professional Indemnity Insurance appropriate for our size and the scale and complexity of their operations. Allied Financial Solutions Pty Ltd's insurance covers claims made against Allied Financial Solutions Pty Ltd and both its current authorised representatives and former authorised representatives. Our policy is annually reviewed for currency and suitability and is a key element of Allied Financial Solutions Pty Ltd's licence obligations.

### Contact us

Office: Unit 4/4A Rocklea Drive, Port Melbourne VIC 3207  
Mail: PO Box 5136, Garden City VIC 3207  
Phone: 03 9676 4500  
Fax: 03 9676 4515  
Email: [admin@alliedfingroup.com](mailto:admin@alliedfingroup.com)



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## Adviser Profiles

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Name: Kenneth Henning

Authorised Representative Number: 1238674

### Qualifications

- Diploma Financial Planning
- Certified Financial Planner
- ADA 2

### Experience

Ken has been involved in the financial planning and life insurance industry since 1985 and is the director of Allied Financial Solutions Pty Ltd, his skills are particularly appropriate for clients seeking professional advice in the areas of retirement planning, Centrelink, investments, superannuation and risk management.

Ken is authorised to provide service and advice in the following product areas:

- Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, excluding IDPS
- Retirement Savings Account Products
- Securities
- Superannuation – All
- Margin Lending
  - Standard Margin Lending Facility

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Name: Garry O'Brien  
Life Matters

Authorised Representative Number: 245748

### Qualifications

- Units 1,2,3,4,5,7 of the Diploma of Financial Services (Financial Planning)

### Experience

Garry has been involved in the Financial Services industry for over 30 years.

Garry's skills are particularly appropriate for clients seeking professional advice in the areas of retirement planning, Centrelink, managed investments, superannuation and risk management.

Garry is authorised to provide service and advice in the following product areas:

- Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, excluding IDPS
- Retirement Savings Account Products
- Securities
- Superannuation – All

Garry conducts his business through Life Matters, ABN 49 116 705 720



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## Adviser Profiles

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Name: Kynan Jones

Authorised Representative Number: 1008741

### Qualifications

- Advanced Diploma of Financial Services (Financial Planning)

### Experience

Kynan has been operating in the financial services industry since 2001. His skills are particularly appropriate for clients seeking professional advice in the areas of retirement planning, managed investments, superannuation and risk management.

Kynan is authorised to provide service and advice in the following product areas:

- Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, excluding IDPS
- Retirement Savings Account Products
- Securities
- Superannuation – All

Kynan is paid a base salary and receives fees and commissions for business written.

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Name: Thomas Atkinson  
Pi Squared Pty Ltd

Authorised Representative Number: 463063

### Qualifications

- Grad Dip FP
- ADA 2

### Experience

Thomas Atkinson is an investment advisor who specialises in Global and domestic markets, as well as bonds and indices. He holds an Authorised Derivatives Advisor accreditation (ADA 2) with multiple ASIC regulated RG-146 certificates. Thomas has a designation of Certified Financial Technician (CFTe), awarded by The International Federation of Technical Analysts and also holds a Graduate Diploma in financial planning. He uses his multifaceted accreditations to create customized strategies that deliver wide ranging diversification for our clients.

Thomas is authorised to provide service and advice in the following product areas:

- Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, excluding IDPS
- Retirement Savings Account Products
- Securities
- Superannuation – All

Thomas conducts his business through Pi Squared Pty Ltd, ABN 59 614 889 315