



A family owned and operated financial planning practice

Financial Services Guide

Throughlife Financial Solutions Pty Ltd

ABN 49 070 265 039

Australian Financial Services Licence No. 221937

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Purpose of this guide

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we are remunerated, details of our internal and external dispute resolution procedures, along with how you can access them.

When you engage our services you will receive a Statement of Advice and the appropriate product disclosure statements for financial products you invest in. For subsequent dealings with us, when new advice is given, you will either be provided a Statement of Advice (SoA) (written) or a Record of Advice (RoA) (written or verbal) depending on the nature of the service provided. A RoA will be provided instead of a SoA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SoA was provided. You have the right to request a copy of your RoA at any time.

Not Independent

We are committed to providing you with quality advice and will take your personal financial situation, objectives and needs into consideration when providing you with this advice. We are also bound to inform you that the advice provided is not independent, impartial and unbiased as representatives under Throughlife Financial Solutions Licensee receive commissions in relation to Life Insurance products and operate with restriction relating to the financial products which I provide financial service to. Our Approved List is considered a restriction as we do not review every product available but rely on our research and investment committee process to compile an appropriate list.

If you have any questions or concerns regarding this disclosure, please contact Steven Mateljan on 08 9375 1149.

Authorised Representative & Adviser

Steven Mateljan

Authorised Representative No. 315744

3 Bookham Street, Level 2, Suite 9, Morley WA 6062, PO Box 702 Morley WA 6943

Phone: (08) 9375 1149, Fax: (08) 9276 9610

Email: admin@throughlife.com.au

Steven Mateljan is the primary adviser at Throughlife Financial Solutions and has been manager of the business since 2006. He has completed his Advanced Diploma of Financial Planning and is currently studying his Graduate Diploma of Financial Planning. Steven has completed his Financial Adviser Exam in accordance with the Financial Adviser Standards and Ethics Authority (FASEA) requirements. With a focus on high service standards and strategy driven advice Steven has further developed the Throughlife Financial Solutions advice process to the professional service it is today.

Authorised Representative & Adviser

Douglas Steven Mateljan

Authorised Representative No. 222630

3 Bookham Street, Level 2, Suite 9, Morley WA 6062, PO Box 702 Morley WA 6943

Phone: (08) 9375 1149, Fax: (08) 9276 9610

Email: admin@throughlife.com.au

Doug Mateljan is authorised to provide advice as an Authorised Representative of Throughlife Financial Solutions. Doug is a qualified accountant and has been a member of CPA Australia since 7/5/1975 with the status of CPA (FPS) Financial Planning Specialist. Doug has in excess of 30 years of business experience encompassing senior executive, financial and general management positions in large corporations and owning/operating a number of small to medium sized businesses together with providing personal and business consultancy.

Doug & Steven's authorisation extend to the full authorisations of the licence. Advice may be provided by Doug and Steven, either jointly or individually.

FASEA

Financial Adviser Standards and Ethics Authority Ltd (FASEA), the standards body for Part 7.6 of the Corporations Act 2001 (The Code) has determined a Code of Ethics.

From 1st January 2020, the Code imposes ethical duties on all providers of personal advice to retail clients and is designed to promote higher standards of behaviour and professionalism in the financial services industry. Throughlife Financial Solutions and our representatives will always act in a way that demonstrates, realises and promotes the five values and twelve standards of the Code. The Code can be viewed via the www.fasea.gov.au/code-of-ethics/ website.

Privacy of your information

We maintain a record of your personal information which includes your personal facts, details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy accompanies our Confidential Client Questionnaire and will be provided to you when we do our data collection.

As a financial service provider, we have an obligation under the Anti-money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Client's Instructions

Instructions may be sent to us via post, fax, email or online support requests. Our contact details are printed on the front of this FSG.

Advisory services available to you

As we hold our own Australian Financial Services Licence we can deal with most of the leading financial services companies and services on offer in Australia. This allows us to recommend the product most suitable for you.

Throughlife Financial Solutions offers you the following integrated financial planning services including helping you with:

Financial Position Analysis

Maintaining an up to date snapshot of your financial position is critical to achieving your long term goals as it enables effective decision making and management of your financial structure over time. We work with you to create and maintain an accurate profile of your complete financial position and use this information to provide analysis, strategies and solutions in relation to your current assets, liabilities, cash-flow, taxation, capital gains and asset ownership structures.

Retirement Planning and Wealth Management

Ultimately we all want to achieve a certain level of wealth, by a certain phase of our life to enjoy a comfortable lifestyle on a sustainable basis. Throughlife Financial Solutions work with you to answer your wealth creation / retirement questions and assist you to develop and achieve suitable short and long term goals through the provision of comprehensive strategies and solutions. The attainment of your goals and objectives will be monitored via our comprehensive ongoing service and review process.

Portfolio Management

Throughlife Financial Solutions provides you with a tailored investment strategy based on your long term goals and desired investment profile. We provide you with investment recommendations on quality investments from our approved investment list, giving you peace of mind regarding the suitability and management of your portfolio (superannuation / non-superannuation). By utilising one of our recommended investment platforms, you have access

to comprehensive and transparent portfolio reporting, up to date valuations and efficient taxation reporting to assist in the efficient management of your investments.

Superannuation Account Administration

As Throughlife Financial Solutions is the holder of its own Australian Financial Services Licence we are able to analyse and provide a vast range of Superannuation and Account Based Pension solutions. We are your first point of contact for service and ongoing assistance in relation to your Superannuation account administration, employer Superannuation Guarantee Contributions (SGC) and maintenance of your listed beneficiaries. Furthermore, we ensure that your Superannuation fund is suitably structured to meet your ongoing needs through different life-stages.

Superannuation Contribution Strategies

Our superannuation contribution management process is designed to assist you to achieve the optimum outcomes each year in relation to taxation and government funded contribution schemes. Throughlife Financial Solutions provides you with annual superannuation contribution strategies and solutions, and assistance in the implementation of these strategies.

Personal Insurance

The protection of your assets is a vital component of your wealth creation plan. Your ability to earn an income is one of your most valuable assets and key to ensuring that your financial objectives are met and your family is protected in the event of injury, sickness or death. Your insurance requirements will alter as your circumstances change. We work with you to ensure that the cover you have in place is appropriate for you and your family at each stage of your life.

Centrelink

We work with you over time to analyse, prepare, and re-structure (if required) your current assets and income to help maximise your Centrelink entitlements. Furthermore, we help manage your ongoing entitlements by liaising with Centrelink on your behalf (where possible), saving you time and providing you with peace of mind throughout your retirement years.

Estate Planning

Along with appropriate legal professionals we help to develop strategies and solutions with regards to your Estate planning requirements to ensure that your Estate is planned, executed and distributed in an efficient and appropriate manner. The ongoing review of your estate plan is crucial to ensure that as your wishes, family and assets change over time, your estate plan is updated to ensure it remains relevant.

Specific product services available

We are authorised to provide financial product advice and deal in financial products for the following classes of financial products:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Government Debentures, Stocks and Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Saving Account Products
- Securities
- Superannuation
- Standard Margin lending products

When providing you with these advisory services, we act on your behalf.

Product recommendations are only made after considering their suitability for your individual investment objectives, financial situation and needs. Under the Future of Financial Advice Reforms the advice provider is obligated to act in your best interest and this requires the advice provider to collect all required information about your financial situation and needs and objectives, make inquiries into the information provided, and investigate appropriate products and

strategies that will meet your needs and objectives. From time to time where the advice provider cannot recommend any appropriate products or where the advice provider feels your best interest will not be served by him/her, the advice provider has a right to refuse provision of advice or services.

We can provide regular reviews of your portfolio. If you choose to use this service, you will pay a fee that is tailored to your individual preference and circumstances.

We will give advice that is relevant to your personal goals, investment objectives and financial circumstances

However to do so we need to find out your current investments, financial situation and anticipated needs before we are able to help you achieve your goals.

You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

When providing you with these advisory services, we act on your behalf.

Product recommendations are only made after considering their suitability for your individual investment objectives, financial situation and needs. Under the Corporations Act 2001 the advice provider is obligated to act in your best interest and this requires the advice provider to collect all required information about your financial situation and needs and objectives, make inquiries into the information provided, and investigate appropriate products and strategies that will meet your needs and objectives. From time to time where the advice provider cannot recommend any appropriate products or where the advice provider feels your best interest will not be served by him/her, the advice provider has a right to refuse provision of advice or services.

Information about associations/relationships with product issuers

We have no direct relationship or association with any financial product issuers.

Initial Consultation

Your first consultation with Throughlife Financial Solutions incurs no charge. At the conclusion of this initial meeting we will provide you with an indicative fee and a recommendation of the most effective way for you to pay.

You will then be asked to:

- 1) Confirm the scope of advice that you are requesting of us [as discussed during our meeting];
- 2) Indicate your preferred payment structure; and
- 3) Give your approval for us to commence preparations to complete a Statement of Advice (SoA).

Fees

Throughlife Financial Solutions offers a range of payment options. You and your adviser will discuss and agree the most appropriate option for you. Firstly, you have to decide which services you wish the financial planner to provide:

1. One off - initial advice and no ongoing services
2. Initial advice with ongoing services to build a long-term relationship with Throughlife Financial Solutions. The fees will be spread over the period of our relationship thus the initial fee will tend to be less.

The fee for **initial advice**, otherwise known as a **Financial Planning Advice Fee** is payable whether or not you decide to proceed with the recommendations in the SoA. It can either be:

1. Invoiced to you directly and paid upfront;
2. Paid via your Superannuation, Pension or investment account. Only the portion of advice directly relation to Superannuation and Pension advice can be deducted from these types of accounts.

The **Initial Advice fee** is quoted and agreed with you before an 'Authority to Proceed' authorisation is signed off by you. The fee charged will reflect the complexity of the work to implement the recommendations and payment can be made as outlined above.

Ongoing Service fees are based on the complexity of your ongoing financial strategy and your combined portfolio balance. Please note that 'combined portfolio balances' include our recommended superannuation and investment portfolios across related clients within a client file (i.e. couples).

Ongoing Service fees based on **combined portfolio balances** are **tiered** and range from 1.144% to 0.3432% per annum (inclusive of GST). Please refer to the table below for a summary of our fee tiering structure:

Throughlife Financial Solutions– Fee Tiering						
Brackets			%	Fee for bracket	Running Total	%
\$0	to	\$300,000	1.144%	\$3,342	\$3,342	1.144%
\$300,000	to	\$500,000	0.8008%	\$1,602	\$5,034	1.0067%
\$500,000	to	\$800,000	0.3432%	\$1,030	\$6,063	0.7579%
\$800,000	to	\$1,100,000	0.3432%	\$1,030	\$7,093	0.6448%
\$1,100,000	And above		0.3432%			

The portion of your **Ongoing Service fee** attributed to ongoing Superannuation / Pension advice is generally payable via your Superannuation / Pension account, with any advice not-related to superannuation payable via another means i.e. cash flow/non-superannuation investment accounts.

On an annual basis we require you to provide written consent to our Ongoing Services and fees. Each year, at your Annual Review meeting we will outline the services you are entitled to receive and the ongoing service fees payable for the next 12 month period. You can cease the arrangement and associated fees at any time by providing Throughlife Financial Solutions (or the investment fund from which any fees are paid) written notice.

Commissions are only payable on insurance policies held outside of superannuation and will be disclosed in your SoA and annually at your Annual Review.

In addition to the above Ongoing Service fees significant changes to your circumstances requiring a **new complex strategy document** may incur a nominal initial advice fee (SoA fee).

SoA Preparation

Throughlife Financial Solutions will invest a considerable amount of time in:

- researching any current investments, superannuation insurance policies, mortgages, and/or other financial services that you currently hold;
- gaining an in-depth understanding of your personal financial situation and taxation structure;
- objectively assessing the shortcomings in your current structure, strategies and arrangements; and
- establishing an ongoing review discipline to ensure that you remain on track to achieve your goals.

The SoA preparation fee is quoted and agreed with you before preparation work commences and will reflect the complexity of the work and also the value to the client.

Remuneration, Commissions & Other Benefits

Throughlife Financial Solutions does not receive commission or benefits for recommending investment products.

Throughlife Financial Solutions and in turn your adviser may receive financial information and from time to time receive a benefit from product providers by way of sponsorship of educational seminars, conferences or training days. In addition, Throughlife Financial Solutions Pty Ltd and your adviser may be rewarded by incentive schemes offered by product providers when recommending the purchase of specific products. Please note, Throughlife Financial

Solutions seeks to avoid these types of arrangements, however, any such arrangement will be outlined to you prior to the recommendation of the product.

Throughlife Financial Solutions does receive commission for recommending certain non-superannuation insurance products and you will be informed of the details of any commission payable in the SoA or RoA when we make specific recommendations. You have the right to request a copy of your RoA at any time.

The manner in which the upfront and the ongoing non-superannuation insurance commissions are calculated, the amount of the commission, referral fees or other benefits paid to Throughlife Financial Solutions Pty Ltd and your adviser will be explained and clearly documented in the SoA or RoA provided to you by your adviser. You will also receive information in the SoA about any legal or beneficial interest that Throughlife Financial Solutions Pty Ltd and/or your adviser may have in a recommended financial product or any associations they may have with an issuer of a financial product.

amount of the commission, referral fees or other benefits paid to Throughlife Financial Solutions Pty Ltd and your adviser will be explained and clearly documented in the SoA or RoA provided to you by your adviser.

You will also receive information in the SoA about any legal or beneficial interest that Throughlife Financial Solutions Pty Ltd and/or your adviser may have in a recommended financial product or any associations they may have with an issuer of a financial product.

Before purchasing a financial product you must read your SoA or RoA to ensure you clearly understand all fees and charges that will apply. You will also receive a product disclosure document and Research Notes that fully document the fees charged by the product issuer associated with any recommendations.

Compensation Arrangements / Professional Indemnity

Throughlife Financial Solutions Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Throughlife Financial Solutions Pty Ltd and our authorised representatives / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Throughlife Financial Solutions Pty Ltd for work done whilst engaged with us.

If you have any complaints

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

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 3 business days, please contact Steven Mateljan or put your complaint in writing and send it to us at Throughlife Financial Solutions Pty Ltd, PO Box 702 Morley WA 6943 or fax it to (08) 9276 9610. We will try and resolve your complaint quickly and fairly.
3. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If your concerns involve unethical conduct you may wish to consider raising your concerns with the Financial Planning Association of Australia. They can be contacted at PO Box 109, Collins Street West, Melbourne Vic 8007.

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