



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 given a Statement of Advice (SoA) or a Record of Advice (RoA) may be given to you or advised verbally depending on the nature of the service provided. A ROA will be provided instead of an 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.

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 will be your adviser. 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.

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

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Steven has been manager of Throughlife Financial Solutions since 2006. He has completed his Advanced Diploma of Financial Planning and is currently studying his Masters of Financial Planning. 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.

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

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 handed 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:

Asset and Liability Analysis

Establishing and maintaining an up to date overview of your entire financial structure and position is critical in achieving your financial goals. We will work with you to create an accurate snapshot of your complete financial position and use this information to consider whether the current assets, liabilities and ownership structures you have in place are appropriate for your wealth accumulation and debt reduction goals.

We will identify any potential inefficiencies within your assets and liabilities and provide you with ongoing guidance on how to improve your overall financial position. Maintaining this up to date status is critical to achieving your long term goals as it will enable effective decision making and management of your financial structure overtime.

Retirement Planning Advice and Management

Ultimately we all want to enjoy a retirement that is stress free and provides us with a comfortable and sustainable lifestyle. Throughlife Financial Solutions will work with you in answering your retirement questions and assist you to identify your retirement lifestyle goals. We will provide you with advice on what is required to achieve your goals and assist you in putting in place a wealth creation framework to achieve them.

Your retirement goals and plans may change over time and therefore our ongoing review process is designed to address these with you throughout your retirement years. We will therefore not only provide you with advice on how to achieve the retirement you desire but also ensure that your retirement funds are utilised in a sustainable manner.

Portfolio Management

The Throughlife Financial Solutions ongoing investment philosophy is to focus on 'Blue Chip' companies that carry low levels of debt and have strong business models. As such we provide you with recommendations on quality investments from our approved investment list, giving you peace of mind in the management of your portfolio (superannuation/non superannuation).

By utilising one of our recommended investment platforms, you will have access to comprehensive and transparent reporting for your portfolio, 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 account administration, superannuation contributions and maintenance of your listed beneficiaries. Furthermore we will ensure that your Superannuation fund is suitable for your ongoing needs and over the life of your account you remain in a suitable platform as well as make you aware of when you should implement life stage strategies including:

- Salary Sacrificing to build wealth
- Transition to Retirement (TTR) preparing you in the lead up to retirement
- Account Based Pension (ABP) commencement in retirement

Insurance

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 will 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.

Salary Sacrifice/Concessional Contributions strategy

Efficient use of your pre-tax income is essential to ongoing wealth accumulation. Our ongoing salary sacrifice / concessional contribution management process is designed to assist you in achieving the optimum tax outcome each year. Together we will determine the appropriate amount to contribute and facilitate a process to bring this into effect.

The benefit of this strategy is knowing that you have someone monitoring and guiding you through this process each year to ensure that you maximise your tax savings and ultimately your retirement funding goals.

Co-Contribution

Each year we will keep you updated in relation to your potential entitlements from the Government Co-contribution scheme. We provide a monitored process to ensure that you contribute the required funds to Superannuation prior to the end of financial year should you be eligible.

Taxation Review and Planning

Tax is by far the biggest cost to most financial outcomes. Ensuring that you are not paying more than you should is a key element of any successful wealth accumulation strategy and retirement plan. To assist you with this, we will review your current and ongoing taxation structures, in conjunction with your appointed Tax Agent/Accountant, to ensure that you are operating in an efficient and tax effective manner.

Centrelink

We work with you over time to analyse, prepare, and re-structure (if required) your current assets and income to ensure that the structure you have in place at the time of eligibility supports access to your maximum entitlement to the Age / Disability Pension and Health Care Cards.

Furthermore, we will provide you with ongoing assistance to continually ensure you receive your maximum entitlements. We will also provide documents and updates to Centrelink to save you time and provide you with peace of mind throughout your retirement years.

Estate Planning

An important part of the financial planning process is to ensure that the assets accumulated during your lifetime are distributed in accordance with your final wishes.

We, along with appropriate legal professionals, can provide guidance with regards to your Estate planning requirements to ensure that your Estate is planned, executed and distributed in an appropriate manner. This may include, but is not limited to, advice with regards to Wills, Testamentary Trusts, Enduring Power of Attorneys, Binding Death Nominations and Reversionary Pension nominations.

Providing clarity on this, sometimes difficult to deal with subject, ensures that your family is not burdened by any unforeseen problems that may arise. Given our unique relationship with you as our client and our detailed understanding of your complete financial and personal structure, we are able to develop an effective estate plan that will ensure your estate is dispersed in a responsible, appropriate and tax effective manner that considers your wishes and delivers the most appropriate outcome for your beneficiaries.

The ongoing review of your estate plan is crucial to ensure that as your wishes, family and assets change overtime, your estate plan is updated to ensure it remains relevant.

Specific advisory 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 were the advice provider cannot recommend any appropriate products or were 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. Different providers do pay differing amounts of trail brokerage and/or a volume bonus and this could be considered to have an influence. This will be disclosed to you and you are requested to satisfy yourself that the financial service recommended is in your best interests.

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 competitive range of payment options. You can discuss and agree with your adviser the most appropriate option for you. Firstly you have to decide on what services you wish the financial planner to provide:

- 1) One off - initial advice and no ongoing services.
- 2) Long-term - 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**, can either be 1) paid upfront and we will raise an invoice; or 2) offset against an adviser fee or other revenue received by Throughlife Financial Solutions from your financial services accounts. **This fee will be payable whether or not you decide to proceed with the recommendations in the SoA.**

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

Remuneration, Commissions and Adviser Fees will be payable on an ongoing basis and where applicable will be paid from your financial services accounts i.e investment holdings.

Please note that 'combined portfolio balances' referred to below include our recommended superannuation and investment portfolios across related clients within a client file (i.e. couples).

In some instances a contribution fee of 2.2% is payable on contributions to superannuation and investment accounts with combined portfolio balances of less than \$250,000. For example a contribution of \$2,000 will incur a contribution fee of \$44 (inclusive of GST).

Ongoing Adviser fees are tiered according to combined portfolio balances and range from 1.10% to 0.33% 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	1.10%	\$3,300	\$3,300	1.10%
\$300,000	to	\$500,000	0.77%	\$1,540	\$4,840	0.97%
\$500,000	to	\$800,000	0.33%	\$990	\$5,830	0.73%
\$800,000	to	\$1,100,000	0.33%	\$990	\$6,820	0.62%
\$1,100,000	And above		0.33%			

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

You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. We will provide this information to you in the SoA or RoA when we make specific recommendations. You have the right to request a copy of your ROA at any time.

Throughlife Financial Solutions Pty Ltd 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 this type of arrangement will be outlined to any client prior to the recommendation of the product.

The manner in which the upfront and the ongoing 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.

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.