

## Financial Services Guide: Part Two

**STOP** This document is Part Two of a Financial Services Guide & must be read in conjunction with Part One.

This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How NEO Financial Solutions Pty Ltd (the Licensee, 'NEOFS' AFSL 385845) and its Authorised Representatives are paid.



### AUTHORISED REPRESENTATIVE PROFILE

#### CORPORATE AUTHORISED REPRESENTATIVE PROFILE

<b>Authorised Representative Name</b>	Australian Expatriate Services Pty Ltd (ABN 16 606 143 471)
<b>Authorised Representative ASIC Number</b>	001234389
<b>Business Address Australia</b>	c/o BSA Partnership Pty Ltd, Level 15, 461 Bourke Street, Melbourne VIC 3000, Australia
<b>Administration Head Office (Asia)</b>	c/o Imperium Capital, Sovereign Plaza 2nd Floor, JL. TB Simatupang Kav. 36, Cilandak - Jakarta 12430, Indonesia
<b>Telephone Indonesia</b>	+62 21 2918 1370
<b>Mobile</b>	+62 (0) 812 1212 9020
<b>Email</b>	client.services@australiaexpat.com.au
<b>Web Page</b>	www.australiaexpat.com.au

Australian Expatriate Services Pty Ltd is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

#### SUB AUTHORISED REPRESENTATIVE PROFILE

<b>Authorised Representative Name</b>	Craig Holding
<b>Authorised Representative ASIC Number</b>	252764
<b>Business Address UAE</b>	c/o ACUMA Office, LV 35, H Hotel 1. Sheikh Zayed Road
<b>Postal Address UAE</b>	PO Box 23940 Dubai UAE
<b>Mobile</b>	+97 (4) 332 8582
<b>Email</b>	craig.holding@hotmail.com

Craig Holding is a Sub Authorised Representative of Australian Expatriate Services Pty Ltd.

#### AUTHORISED REPRESENTATIVE BACKGROUND

Craig has worked with some of Australia's leading banks as a financial planner before going overseas in 2005. Craig continues to provide quality financial advice to Australian expats around the world. Craig has completed the Diploma of Financial Planning through Deakin University and has completed a Bachelor of Commerce through Curtin University.

## ? PRODUCTS & SERVICES OFFERED

#### FINANCIAL PRODUCTS OFFERED

The Authorised Representative named in this Financial Services Guide has been authorised by NEOFS to provide Financial Product Advice and Deal in the following products:

✓	Cash Deposit & Payment Products
✓	Government Debentures, Stocks & Bonds
✓	Life Products – Life Risk Insurance Products
✓	Life Products – Investment Life Insurance Products
✓	Superannuation, RSA's & Retirement Income Stream Products
✓	Managed Investments
✓	Securities

Only products researched and approved by NEOFS can be recommended by your Authorised Representative.

## SERVICES OFFERED

The Authorised Representative named in this Financial Services Guide is able to offer you the following services:

✓	Personal Risk Insurance	✓	Business Succession Planning
✓	Debt Management	✓	Estate Planning Strategies
✓	Guidance on Budgeting	✓	Pre-Retirement Strategies
✓	Wealth Accumulation Strategies	✓	Transition to Retirement Strategies
✓	Superannuation	✓	Centrelink & Veteran Affairs Planning
✓	Managed Investments	✓	Socially Responsible Investments
✓	Securities	✓	Salary Packaging

## SERVICES & PRODUCTS NOT OFFERED

Your Authorised Representative is unable to offer you advice or services regarding the financial products or services listed below. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

✗	Self-Managed Superannuation Funds	✗	Standard Margin Lending & Gearing
✗	General Insurance	✗	Direct Property - Sales
✗	Derivatives	✗	Direct Property – Strategies Only



## HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Australian Expatriate Services Pty Ltd 85% of all remuneration received.

From this Australian Expatriate Services Pty Ltd pays Craig Holding a salary and bonuses if certain targets are achieved and funds the costs associated with operating their business.

Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended. You have a right to request further particulars in respect to the remuneration received by the Authorised Representative or NEOFS



## WHAT ARE THE COSTS

All fees are inclusive of GST.

Your Authorised Representative may provide you with an initial meeting for which there is a charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to NEOFS or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

<b>Initial Appointment</b>		
We will collect information from you at this meeting and provide you with general only advice at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice you will need to have a Statement of advice prepared.		\$250.00 / Hour
<b>Fee for Service Hourly Rate</b>		
We may charge an hourly rate for the services we provide.		\$250.00 / Hour
<b>Statement of Advice Preparation Fees</b>	<b>From (Min)</b>	<b>To (Max)</b>
Advice fees are charged based on the complexity of the advice provided. <i>Please note the SOA preparation fees still apply where you decide not to implement our advice.</i>	\$1,000	\$5,000
<b>Implementation of Advice (Non Insurance) (1<sup>st</sup> Year only)</b>	<b>From (Min)</b>	<b>To (Max)</b>
Investment of superannuation and non-superannuation funds	\$1,000	\$7,500

Implementation of Advice (Insurance) (1 <sup>st</sup> Year only)	From (Min)	To (Max)
The commission is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees or levies. Example: if the annual premium was \$500 NEOFS would receive up to \$440 in the first year based on the maximum.	0%	88%

Ongoing Advice Fee (Non Insurance)	From (Min)	To (Max)
<b>Ongoing Advice: Flat Fee</b> Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy.	\$1,000	\$10,000
<b>Ongoing Advice: Asset Scale Fee</b> Based on the account balance of superannuation and non-superannuation portfolios. The ongoing commission is paid based on the value of your holding in a product for as long as you hold the product. Example: if your account balance is \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200 per annum.	0.25%	1%

Ongoing Advice Life Insurance / Risk Products Commission	From (Min)	To (Max)
NEOFS may also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the base annual premium you pay.  Example: if you're annual premium is \$500 NEOFS would receive up to \$165 per annum based on maximum.	0%	33%

### Other Remuneration I may receive.

A referral fee may be received for any referrals to AIA's "My Own" Health Insurance. For any health insurance policies taken up, I will receive a once off referral fee of up to 20% of the first years' premium.

### Hartley's Referral Fees:

Note that Hartley's Ltd will remunerate Australian Expatriate Services Pty Ltd 30% of the net brokerage and 35% of the non AUSIEX Ltd component of the Echelon administration platform (if applicable) as a referral fee.

This is calculated on a monthly basis and paid on a quarterly basis from Hartley's to FPA.

This fee forms part of and is not in addition to the standard Hartley's Ltd fee schedule.

FSG Issued by:  
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