

Financial Services Guide: Part Two



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 Representatives Profile



Corporate Authorised Representative Profile

| | | |
|--|--|---|
| Authorised Representative Name | | Australian Expatriate Services Pty Ltd |
| Authorised Representative ASIC Number | | 1234389 |
| Trading Name | | Australian Expatriate Services |
| Business Address Australia | | c/o BSA Partnership Pty Ltd, Level 15, 461 Bourke Street, Melbourne VIC 3000, Australia |
| Postal Address Indonesia | | c/o PT. Imperium Capital, Cibis Nine – 3 rd Floor, Cibis Park JL. T.B. Simatupang No. 2 Jakarta 12560 - Indonesia |
| Telephone Indonesia | | +62 21 2787 4585 |
| Mobile | | +62 (0) 812 1212 9020 |
| Email | | Client.services@australiaexpat.com.au |
| Website | | www.australiaexpat.com.au |

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

Authorised Representative Profile

| | | |
|--|--|--|
| Authorised Representative Name | | Cameron Robert Knox |
| Authorised Representative ASIC Number | | 284710 |
| Mobile | | +62 (0) 812 1212 9020 |
| Email | | Crknox64@gmail.com |
| Skype ID | | Fpicamknox |

Cameron Robert Knox is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of Australian Expatriate Services Pty Ltd.

Authorised Representative Background

Cameron holds a Bachelor of Commerce (BComm.) and a Diploma of Financial Planning (Dip FP).
 Cameron is an Associate of the Australian Society of Certified Practising Accountants and an Affiliate Member of the Securities Institute of Australia.

Financial Products Authorisation



The Authorised Representative named in this FSG has been authorised by NEOFS to provide advice and deal in the following financial products:

| | | | |
|---|---|---|---------------------------------------|
| ✓ | Deposit & Payment Products | ✓ | Managed Investments |
| ✓ | Life Products – Life Risk Insurance Products | ✓ | Securities |
| ✓ | Life Products – Investment Life Insurance Products | ✓ | Government Debentures, Stocks & Bonds |
| ✓ | Superannuation, RSA's & Retirement Income Stream Products | ✓ | Standard Margin Lending Facilities |

The Authorised Representative named in this FSG cannot advise or deal in the following financial products:

| | |
|----------------------------------|-------------------------------------|
| * Managed Discretionary Accounts | * Self-Managed Superannuation Funds |
| * Derivatives | |

How We Get Paid

NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays Australian Expatriate Services 85% of all remuneration received. From this Australian Expatriate Services pays Cameron Robert Knox a salary, share of profits and/or bonuses. 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.

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.

| Initial Appointment | | |
|--|---------------------|-----------------|
| We will collect information from you at this meeting and provide you with general advice only 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 / Hour | |
| Fee for Service Hourly Rate | | |
| We may charge an hourly rate for the services we provide. | \$250 / Hour | |
| Statement of Advice Preparation Fees | From (Min) | To (Max) |
| 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 |
| Life Insurance Commission – New Policies (1 st Year Only) | From (Min) | To (Max) |
| This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies. <u>Example</u> : if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum. | 0% | 66% |
| Ongoing Advice Fee (Non-Insurance) | From (Min) | To (Max) |
| Ongoing Advice: Flat Fee Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy. | \$1,000 | \$10,000 |
| Ongoing Advice: Asset Scale Fee 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. <u>Example</u> : if your account balance is \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200 per annum. | 0.25% | 1% |
| Ongoing Life Insurance Commission – New Policies (Year 2 Onwards) | From (Min) | To (Max) |
| NEOFS may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay. <u>Example</u> : if you're annual premium is \$1,000 NEOFS would receive up to \$220 per annum based on maximum. | 0% | 33% |

FSG Issued by: **NEO Financial Solutions Pty Ltd**

ABN 64 141 607 098 AFS Licence 385845

 Ground Floor, 30 Summers Street, East Perth WA 6004

: (08) 9227 1472 : compliance@neofs.com.au