

MONEY SOLUTIONS

Financial Services Guide

What is a Financial Services Guide?

This Financial Services Guide gives you information about the services provided by Money Solutions Pty Ltd.

It explains:

- Who we are?
- Our services and benefits
- Financial products we recommend
- How we charge for our services
- Our associates
- Contact details
- Your rights and our obligations

This information will help you feel comfortable about using our services for your financial decisions.

Your interests come first

Money Solutions is a financial advice and education service.

We work with you to build the financial skills and knowledge needed to make wise money management decisions, no matter what your life stage.

Our team of Money Coaches, Retirement Specialists and Senior Retirement Specialist provide financial education, coaching and advice to match your personal needs and goals. Our services include:

- Simple advice – work with a Money Coach to manage your super, one issue at a time;
- Retirement planning – work with a Retirement Specialist to maximise your income and assets for retirement;
- Full financial planning – work with a Senior Retirement Specialist to address multiple needs like saving tax, building your wealth and protecting your assets.

Money Solutions charge customers a fee for services. We do not accept commissions, so you can trust our advice puts your interests first.

Helping you make the most of your money

We focus on helping you make the most of your money and retirement savings.

Most importantly, we concentrate on **your financial goals, your approach to money and how you want to manage it**. We look at what's important to you - your goals, and listen to your concerns and experiences.

We work with you to identify options that can make you money, save you money or protect your wealth. Particular issues you may like to consider include how to manage your cash flow, where to invest, how to plan for retirement and ways to reduce tax.

Our people are highly experienced and committed to delivering financial services with integrity.



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Call 1800 046 144 8am - 6pm weekdays
or visit: www.moneysolutions.com.au

Services to suit your life stage

Money Solutions provides a range of advice and education services to help you achieve more with your money.

Our services are personal and relevant to your current money issues, stage of life, existing skills, experience and goals. You can choose the service that meets your needs, whether you are getting started or an experienced investor.

Our services include:

- **Personal Money Coaching - simple single issue advice, one step at a time;**
- **Retirement planning - to help you make the right decisions about life after work;**
- **Full Financial Planning - a wholistic approach to your investments and financial goals;**
- **Education Workshops - personal money management workshops to understand the principles of wealth generation;**
- **Online self directed learning - via Working Money, our online education portal;**
- **Ongoing Reviews - so you stay informed and on track to achieve your financial goals.**

If you receive personal advice from our Personal Money Coaches, Retirement Specialists or Senior Retirement Specialist, we provide a written record of our advice. This is called a "Money Plan" or Statement of Advice (SoA).

Your Money Plan tells you what we recommend, why it's right for you and how the advice will help you achieve your goals. It also contains information about fees, and associations, if any, that may influence our advice.

Usually advice needs a vehicle through which to implement. That's where financial products are important. If we recommend any financial products such as savings, investment (except shares), insurance or superannuation, we give you information about each product in the form of a Product Disclosure Statement (PDS). This information will help you make an informed decision about our product recommendations.

How will you benefit from these services?

"We take the time to listen, understand and guide you toward achieving your financial goals"

We provide you with educational tools to help you think through your options and understand possible outcomes before you make an important decision.

At Money Solutions, we recognise that good financial advice in today's world is a combination of personal assistance, ideas and options, research and technology. Using all these resources, we open opportunities for you, while lowering risk and cost.

Our service, tools and transparent reporting help you track your progress and continue moving toward the goals we set together. Our planning process centres on your needs and objectives so you can feel confident that the advice is in your best interests.

Education tools to get you on your way

Accessing Money Solutions services is now easier than ever before. You can choose whether you want to attend a workshop or access our online Interactive Education & Advice Services website, from the comfort of your own home.

Money Solutions provides:

- Workshops
- Workbooks
- Working Money® On-line
- Moneymax® Profile

Which financial products do we use?

We advise and deal in the following financial products:

- Deposit products such as at call cash accounts and term deposits;
- Superannuation;
- Retirement Income Streams;
- Managed Investments and Investor Directed Portfolio Services;
- Personal Insurance - life, disability and illness;
- Retirement Savings Accounts;
- Standard Margin Loans.

Any questions? Call 1800 046 144 or visit: www.moneysolutions.com.au

How do we charge for our services?

Fee for Services

Money Solutions do not accept commissions. We charge a fee for each service we offer. You only pay for the advice you need. We will always advise you of the fees before you proceed with advice.

Phone - based Coaching Services

If we give you advice over the phone, we may charge a fee for this advice. Our fees start at \$220 per hours (incl GST). We advise all applicable fees in advance so you can make an informed decision about proceeding with advice. If, however, an Industry Superannuation Fund has referred you to us, they may cover the cost of your phone session with a Money Coach.

As part of our service, we provide a written Money Plan (also known as a Statement of Advice). This document does not incur an additional fee.

Service costs may vary if you are an employer or a superannuation trustee because they are calculated on volume for each situation.

Retirement Planning Services

Money Solutions provides specialist retirement planning services, over the phone or face to face.

We have Retirement Specialists who will firstly determine your retirement advice needs and then advise the fee for a personalised retirement plan based on your individual circumstances. We will only recommend you go ahead with a Retirement Plan if we can demonstrate how we can help you to save or make money over the coming years.

Fees start at \$220 (inc GST) per hour.

Full Financial Planning Services

Personal advice, implementation and review services

The first meeting with a Senior Retirement Specialist gives you the opportunity to get to know us and decide if our services are right for you. **There is no cost for the first meeting.**

If you decide to proceed, Money Solutions operates on a fee for service basis. We do not receive commissions. Fees start at \$220 (including GST) per hour. The exact service fee will be agreed with you first. It will also be confirmed in your Money Plan.

Ongoing Review Services

Financial advice is not a "set and forget" experience. To ensure you stay on track to meet your financial goals, and remain informed, we suggest an annual review of your Money Plan and personal circumstances. As part of this service, each year you will receive a written "Review Plan" and meeting with your Financial Adviser. Your Review Plan is a snapshot of how your initial Money Plan has performed during the year. At your annual meeting, you have the opportunity to ask questions; discuss topical issues; and, if there are any changes in your personal situation. Fees start from \$1,100 (incl GST). If, however, you are an "Investor Directed Portfolio Service" client, we charge an asset-based fee (a separate fee scale applies). Please ask your adviser about this fee scale.

How we pay our people - no commissions

Your Money Coach, Retirement Specialist or Senior Retirement Specialist receives a salary that includes superannuation benefits. Coaches, Retirement Specialists and Senior Retirement Specialist may be entitled to an annual bonus payment based principally on the number of customers they assist and the quality of the customer experience they deliver (based on your feedback). From time to time, your Adviser may also receive a bonus based on their performance and revenue. They do not receive any other form of remuneration. They do not receive any commissions.

How can you contact us?

You can phone us on **1800 046 144** between 8am and 6pm weekdays.

We currently have offices at the following locations:

■ **Head Office in Sydney**
1A Homebush Bay Drive
Rhodes NSW 2138

■ **Brisbane**
ANZ Building, Level 15
324 Queen Street
Brisbane Qld 4000

■ **Melbourne**
Level 1, 333 Collins Street
Melbourne Vic 3000

Our Retirement Specialists and Senior Retirement Specialists regularly visit selected regional areas and other capital cities.

Please contact Money Solutions on 1800 046 144 to find out when a Senior Retirement Specialist or Retirement Specialist is next in your area.

All financial services described will be provided by Money Solutions Pty Ltd ABN 36 105 811 836. This guide is issued with our authority.

Our Australian Financial Services Licence Number is 258 145.

Are there any relationships that may influence our advice?

Money Solutions Pty Ltd is a wholly owned subsidiary of Australian Administration Services (AAS). Money Solutions Pty Limited and AAS are part of the Link Group of Companies. AAS is a Corporate Authorised Representative of Link's subsidiary Pacific Custodians Pty Ltd ("Pacific Custodians"), AFSL 295142.

We also provide our services to members of various Superannuation Funds and their Trustees. In these cases we will have an agreement with the Trustees to provide their members with one or all of our services. We may also receive a fee from the Trustees based either on a monthly rate or a fee per customer. If you decide to work with us after the initial contact, fees will then be charged to you as outlined previously.

Some recommendations may include a product (IDPS) that administers a broad range of investments on your behalf. All products we recommend have been researched in depth.

Estate planning recommendations may be referred to a solicitor or you may be given directions on how to find a solicitor near you.

How do we handle personal information?

Money Solutions understand that the information you give us may be highly sensitive.

We take your privacy very seriously. We have procedures in place to ensure that your personal information is stored securely. Please visit our website if you would like a copy of our privacy policy or contact us at privacy@moneyolutions.com.au if you have any concerns.

We keep a record of your personal profile. This record will include details of our service, how we will work with you, your financial goals, situation and needs. Any recommendations we make are also kept on file. If you would like a copy of your Money Plan, give us a call and we will re-send it to you. If you wish to look at your file we will make arrangements for you to do so.

Are there any risks involved?

Everything we do is transparent so that you understand fully what we are recommending and why. We will educate you about any possible investment and market risks.

If you are uncertain about any of our advice, you should ask your Coach, Retirement Specialist or Senior Retirement Specialist to explain it to you.

How can you make a complaint?

If you have a complaint about our service, please tell us. We are always striving to improve the services we offer. We value your feedback.

Our three-step complaints process is as follows.

1. Contact your Coach, Retirement Specialist or Senior Retirement Specialist and tell them your concerns.
2. If your complaint is not satisfactorily resolved within three days, please contact the Complaints Officer on 02 8571 6100 or write to us at:

Money Solutions Pty Ltd
PO Box 240
Parramatta NSW 2124

We will try to resolve your complaint quickly and fairly.

3. If the complaint can't be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on **1300 780 808**. Money Solutions is a member of this scheme. This service is provided to you free of charge.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA). You can write to them at PO Box 109, Collins Street West, Melbourne, Victoria, 8007.

You can also direct complaints or any queries about your rights to the Australian Securities and Investment Commission (ASIC) on their freecall infoline: **1300 300 630**.

Compensation

Money Solutions holds a professional indemnity policy in place to compensate customers for loss or damage because of breaches of any relevant legislative obligations by Money Solutions or any of its representatives. The policy satisfies the requirements of Section 912B of the Corporations Act 2001 and extends to cover work done for Money Solutions by employees after they cease work.



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We have offices in Sydney, Melbourne and Brisbane.

You can write to us at our Head Office:

1A Homebush Bay Drive
Rhodes NSW 2138.

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DISCLAIMER

Information provided in this Financial Services Guide is general in nature and does not constitute financial advice.