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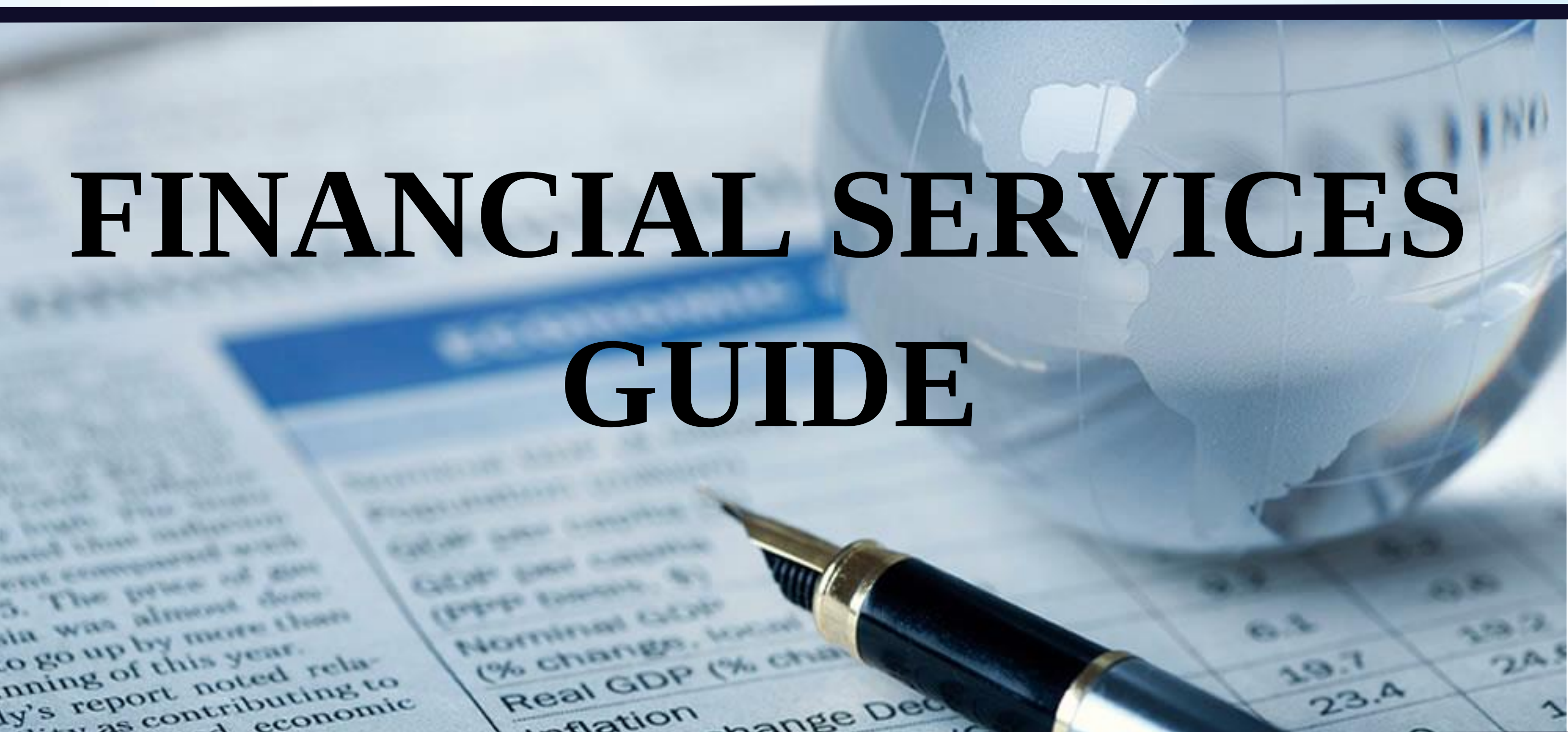
FINANCIAL SERVICES GUIDE



NEO FINANCIAL SOLUTIONS PTY LTD

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THE ONE for financial solutions

Financial Services Guide: Part One

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

This Financial Services Guide **(FSG)** is issued with the authority of NEO Financial Solutions Pty Ltd (**NEOFS**). This FSG is designed to assist you in determining whether to use any of the services offered by NEOFS or its Authorised Representatives. This guide is only complete when you also have Part Two - "Authorised Representative Profile".

This FSG contains information about:

- NEOFS, who as the Licensee is responsible for the financial service;
- Your financial adviser;
- The financial planning services and products your financial adviser can provide;
- How NEOFS, your financial adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest; and
- Details of who to contact should you have a complaint.

Who Is NEO Financial Solutions?

NEOFS holds an Australian Financial Services Licence No.385845 **(AFSL)** issued by the Australian Securities and Investment Commission **(ASIC)**. NEOFS conducts business through a network of financial advisers who are appointed as Authorised Representatives under NEOFS's AFSL. Where NEOFS has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by NEOFS. NEOFS is responsible for the advice and conduct of your NEO financial adviser. We are not responsible for any unauthorised services that they may offer (to the full extent permitted by law), so please check the services your adviser offers in FSG Part Two.

Authorised Representative Profile – Part Two

Your financial adviser will be the Authorised Representative listed in Part Two of this FSG.

This FSG must be read in conjunction with the Authorised Representative Profile as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products and services they are authorised to advise/deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with NEOFS and your financial adviser.

What Other Documents Might You Receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product:

Statement of Advice (SoA)
All initial personal advice provided to you will be outlined in an SoA. The SoA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations. The SoA is used for initial advice and where further advice is provided that involves a significant change to your relevant personal circumstances.

Record of Advice (RoA)
Where further advice is provided to you in reference to previous advice (SoA) and there have been no significant changes to your relevant personal circumstances, your adviser will provide you with a RoA. There are no limitations in relation to time or how you make your requests for a copy of the RoA.

Product Disclosure Statement (PDS)
You will receive a PDS if your adviser has provided advice for you to acquire a financial product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

What Financial Services and Products Are Available?

NEOFS's AFSL authorises it to advise on and deal in the following classes of financial products to both retail and wholesale clients;

- Deposit & Payment Products
- Government Debentures, Stocks & Bonds
- Life & Disability Insurance
- Superannuation (including Self-Managed Superannuation)
- Managed Investment Schemes
- Retirement Savings Accounts
- Securities
- Margin Lending

NEOFS can assist with the following financial and non-financial services:

- Investment & Wealth Creation
- Pre-Retirement & Retirement Planning
- Wealth preservation
- Social Security / Centrelink
- Estate Planning
- Cash Budgeting & Cash-flow Management
- Debt & Liability Management
- Salary Packaging
- Gearing

How Can You Give Us Instructions?

You may specify how you would like to give us instructions. You can give us instructions or information verbally or in writing. In some situations, we will require your instructions to be in writing. We will advise you what information we need or what documentation we need you to complete and sign.

What Information Should You Provide to Receive Personal Advice?

Your adviser must act in your "Best Interests". To assist your adviser in acting in your best interests, as well as helping us to advise you in an appropriate manner and protecting you throughout our relationship, we request you;

- Supply accurate information about your personal circumstances, needs and objectives;
- Update your adviser on any changes to this information;
- Do not make any payments for investments, contracts or fees "made payable" to your adviser;
- Never sign blank forms.
- Never sign any form or agree to any recommendation without fully understanding what you are signing or agreeing to.

You have the right to withhold personal information, but this may have an impact on the appropriateness of the advice you receive. You should read any warnings contained in any advice document (whether SoA or RoA) carefully before making any decision relating to a recommended financial strategy and/or product. Your adviser will request you sign an acknowledgement if you do not wish to provide complete information or if they believe that the information is not accurate.

How Do You Pay for NEOFS Advice and Services?

All Fees Are Payable to NEOFS

NEOFS and your financial adviser can be paid fees from you directly, from your superannuation and investment products (for both initial and ongoing advice) or commissions for retail insurance products, or a combination of these payment methods. Your financial adviser will discuss and agree both the rate and method of payment with you before any financial services are provided. Where you receive personal advice, your SoA will detail all remuneration and other benefits associated with the advice.

All fees and commissions disclosed in the SoA are payable to NEOFS. NEOFS may retain up to 30% and forward the balance to your financial adviser. For example, if NEOFS receives $100, NEOFS will retain up to $30 and pay a minimum of $70 to your financial adviser.

Initial and Ongoing Fees

Fees may be a Fixed Rate Fee, Hourly Rate Fee or a combination of both depending on the complexity of your personal situation and the time and effort in the work done for you. The fees will be discussed and agreed with you prior to services being provided. If advice is provided the fees will be disclosed in your Statement of Advice (SoA).

Fees for ongoing advice may be based on a Flat Fee or an Asset Scale Fee. These will be outlined in FSG Part 2.

Retail Insurance Product Commissions

NEOFS may be paid initial and ongoing commissions by retail insurance product issuers where you acquire any of the retail insurance products via our services.

Where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). For example, for an insurance premium of $1,000, the commission is up to $660 upfront and up to $220 each year thereafter.

Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

Where the insurance product(s) was purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

Referral Fees

If a third party referred you to us, and you consent, we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your SoA. All fees and commissions are subject to GST.

What Information Is Maintained in Your File, Can You Examine the Client File and Who May Access It?

Your financial adviser will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file, please ask your financial adviser and they will arrange for you to do so.

In order to provide you financial products or services and undertake the management and administration of those products and services, it may be necessary for us to disclose your personal information to third parties.

Your adviser must provide you with a copy of our Privacy Policy. If you require an additional copy please ask or, download a copy from NEOFS's website at www.neofs.com.au.

Does NEOFS Have Any Relationships or Associations with Financial Product Issuers?

NEOFS has commercial relationships with several of Australia's leading life risk and wealth management product providers. These companies may engage with NEOFS in partnership arrangements.

Some product providers may also give NEOFS or your financial adviser non-commission benefits such as entertainment or sponsorship up to a maximum value of $300 per annum. Both NEOFS and your financial adviser maintain a Register to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

Compensation Arrangements

NEOFS has in place Professional Indemnity (PI) Insurance cover in accordance with s.912B of the *Corporations Act 2001*. Our PI insurance, subject to terms and conditions, provides indemnity up to our sum insured for NEOFS, our Authorised Representatives and employees in respect to the services provides under our AFS Licence.

What Should You Do If You Have a Complaint?

If you have a complaint about the services provided to you, please take the following steps:

1. Contact your financial adviser and advise him or her of the details surrounding your complaint.

2. If your complaint is not satisfactorily resolved within 3 working days of contacting your financial adviser, please contact the NEOFS Complaints Officer by telephone or in writing to the below listed contact details. NEOFS will try to resolve your complaint quickly and fairly. (08) 9227 1472 or compliance@neofs.com.au

3. If you do not get a satisfactory outcome, you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne Vic 3001. Free Telephone call 1800 931 678 or Email info@afca.org.au. NEOFS is a member of this Service.

Redi Financial Advice
ABN 22 572 735 151
91/5 Hawksburn Rd, Rivervale WA 6105
0406 088 553
kieran@rediadvice.com.au

RediFinancial Advice

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		Redi Wealth Build Pty Ltd ATF RFA Unit Trust
Authorised Representative ASIC Number		1008369
Trading Name		Redi Financial Advice
Business Address		91/5 Hawksburn Rd, Rivervale WA 6105
Postal Address		PO Box 7161, Applecross North WA 6153
Business Phone		0406 088 553
Email		kieran@rediadvice.com.au

Redi Wealth Build Pty Ltd ATF RFA Unit Trust is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd.

Authorised Representative Profile

Authorised Representative Name		Kieran John Bowman Tapley
Authorised Representative ASIC Number		332171
Mobile		0406 088 553
Email		kieran@rediadvice.com.au

Kieran John Bowman Tapley is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of Redi Wealth Build Pty Ltd ATF RFA Unit Trust.

Authorised Representative Background

Kieran is a qualified financial planner. He holds a Diploma in Financial Services (Financial Planning) and has completed a specialist SMSF unit with Kaplan. Kieran commenced financial planning in late 2008 and is the owner of Redi Financial Advice.

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	✓	Self-Managed Superannuation Funds
✓	Superannuation, RSA's & Retirement Income Stream Products	✓	Government Debentures, Stocks & Bonds

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

×	Managed Discretionary Accounts	×	Derivatives
×	Standard Margin Lending Facilities		

How We Get Paid

NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays Redi Wealth Build Pty Ltd ATF RFA Unit Trust T/A Redi Financial Advice 100% of all remuneration received. From this Redi Wealth Build Pty Ltd ATF RFA Unit Trust T/A Redi Financial Advice pays Kieran John Bowman Tapley 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 may be 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.	**Nil**	
Fee for Service Hourly Rate		
We may charge an hourly rate for the services we provide.	**Up to $330 / Hour**	
Statement of Advice Preparation Fees	**From (Min)**	**To (Max)**
Advice fees are charged based on the complexity of the advice provided. *Please note the SOA preparation fees still apply where you decide not to implement our advice.*	**$795**	**$29,700**
Implementation of Advice (Non-Insurance) (1st Year Only)	**From (Min)**	**To (Max)**
Implementation Fee: Flat Fee Investment of superannuation and non-superannuation funds **Where the investment amount is over $2,000,000 the implementation fee may be greater. This will be negotiated with you prior to Implementation and will require your written approval*	**$1,000**	**$29,700**
Life Insurance Commission – New Policies (1st 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. Example: 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**	**$15,000**
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. Example: if your account balance is $250,000 and you are charged 0.88%, NEOFS would receive $2,200 per annum.	**0%**	**2.2%**
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. Example: if you're annual premium is $1,000 NEOFS would receive up to $330 per annum based on maximum.	**0%**	**33%**

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