

## 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 REPRESENTATIVE PROFILE

### CORPORATE AUTHORISED REPRESENTATIVE PROFILE

<b>Authorised Representative Name</b>	Country Financial Directions Pty Ltd
<b>Authorised Representative ASIC Number</b>	242980
<b>Trading Name</b>	Country Financial Directions
<b>Business Address</b>	20 Gairdner Street, Northam WA 6401
<b>Postal Address</b>	PO Box 279, Northam WA 6401
<b>Telephone</b>	08 9622 1353

Country Financial Directions Pty Ltd is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

### SUB AUTHORISED REPRESENTATIVE PROFILE

<b>Authorised Representative Name</b>	Luke Buttersfield
<b>Authorised Representative ASIC Number</b>	242818
<b>Mobile</b>	0438 810 917
<b>Email</b>	<a href="mailto:luke@countryfd.com.au">luke@countryfd.com.au</a>

Luke Buttersfield is a Sub Authorised Representative of Country Financial Directions Pty Ltd.

### AUTHORISED REPRESENTATIVE BACKGROUND

Luke has been active in the Financial services industry since 1998 and has been a Financial Planner since 2000. Luke holds the Advanced Diploma Financial Services (Financial Planning) and has attained the Fellow Chartered Financial Practitioner (FchFP) designation.



## 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
✓	Self-Managed Superannuation Funds
✓	Standard Margin Lending Facilities

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
✓	Self-Managed Superannuation Funds	✓	Socially Responsible Investments
✓	Managed Investments	✓	Standard Margin Lending & Gearing
✓	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.

✗	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 Country Financial Directions Pty Ltd 100% of all remuneration received and Country Financial Directions Pty Ltd pays NEOFS a Fixed Dealer Fee of \$27,500 Inc. GST plus mandatories and software.

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.**

### **Fee for Service**

We charge fixed price fees for initial advice and implementation which ranges from \$2,200 to \$11,000. We also provide fixed price ongoing service packages which range from \$1,680 to \$11,000 per annum. We may charge an hourly rate of up to \$330 per hour for advice and any other services we provide.

### **Insurance Commission**

Commissions may be payable by insurance providers and are calculated as a percentage of the insurer's base premium. Initial commission may be up to 88% of the initial annual premium. Ongoing commission may be up to 33% of the ongoing annual premium. **Should you cancel an insurance contract within the first 2 years, Country Financial Directions reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you.**

### **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.

**FSG Issued by:**

**NEO Financial Solutions Pty Ltd**

**ABN 64 141 607 098 AFS Licence 385845**

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