

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

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

Authorised Representative Profile

Authorised Representative Name		Luke Buttersfield
Authorised Representative ASIC Number		242818
Mobile		0438 810 917
Email		luke@countryfd.com.au

Luke Buttersfield is an Authorised Representative of NEO Financial Solutions Pty Ltd and 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.

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	✓	Standard Margin Lending Facilities
✓	Government Debentures, Stocks & Bonds		

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

✘	Managed Discretionary Accounts	✘	Derivatives
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How We Get Paid



NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays Country Financial Directions Pty Ltd 100% of all remuneration received. From this Country Financial Directions Pty Ltd pays Luke Buttersfield 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.

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

1st Year Only

The 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, model loadings or any other government charges, taxes, fees or levies.

- For insurance approved **from 1 Jan 2020 onwards**, the insurance commission can vary from 0% up to 66%.
Example: if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum.

Year 2 onwards

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 and can vary from 0% up to 33%.

Example: if your annual premium is \$1,000 NEOFS would receive up to \$330 per annum based on maximum.

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.

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