KILARA FINANCIAL SOLUTIONS
FINANCIAL PLANNERS

Financial Services Guide

Kilara Financial Solutions Pty Ltd
ABN 41 003 636 897

Australian Financial Services
Licence no: 244530

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The distribution of this Financial Services Guide is approved by Kilara Financial Solutions Pty Ltd

As a client of Kilara Financial Solutions Pty Ltd you have the right to ask about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services. Key information about our organisation, your adviser and our support services are set out below in a question and answer format. If you need more clarification please ask us.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice, which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

Before you get your advice

Your Question: *Who is my adviser?*

Please see the attachment to this brochure for details of the adviser who will be providing services to you.

Your Question: *Who will be responsible for the advice given to me?*

Your adviser will be acting on behalf of Kilara Financial Solutions Pty Ltd, an Australian Financial Services Licensee.

Kilara Financial Solutions Pty Ltd is therefore responsible to you for any advisory services your adviser provides in relation to financial products, including direct shares and managed investments, life insurance (risk and investment).

Your Question: *What advisory services are available to me?*

- cash flow management strategies
- financial planning and investment advice
- superannuation and retirement strategies
- tax planning strategies
- estate planning advice
- income & asset protection
- portfolio construction
- redundancy planning
- government benefits
- aged care planning
- debt management

We provide advice on and deal in shares (including options attached to a particular share), managed funds, debentures, superannuation, government bonds, deposit products, risk insurance and investment life insurance products.

We are not authorised to provide services in relation to 'traded options and warrants' (derivatives).

Product recommendations are only made after considering their suitability for your individual investment objectives, financial situation and needs.

We can provide regular reviews of your portfolio. If you choose to use this service you will pay a fee that is tailored to your individual preference and circumstances.

Not Independent

Kilara Financial Solutions Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

Your Question: *How will I pay for the service?*

We will charge brokerage and/or a fee for the advice given. This will be clearly explained to you in writing at the time the advice is given to you.

Your Question: *What fee /commission am I charged?*

CONSULTATION FEES

All fees are inclusive of GST

INITIAL MEETING/S • Data collection and discussions • Advice and discussions concerning the preparation of a statement of advice • Authority to prepare statement of advice	We charge $660 *(GST Inclusive)* for an initial meeting with a financial adviser. If you proceed with the preparation of a Statement of Advice, this fee will be deducted from your Statement of Advice fee.

STATEMENT OF ADVICE PREPARATION

	Items Covered	**Fee Range**
Standard	Superannuation comparisons, retirement planning and projections, Risk Insurance and Investment Advice	$0 - $5,500
Complex	All areas of advice including above plus lifestyle planning, budgeting, debt and cash flow management across multiple entities.	$5,500 - $11,000

STATEMENT OF ADVICE IMPLEMENTATION FEE

	Fee Range
Fee per each superannuation or investment account set up	$0 - $550
Fee – Self Managed Superannuation Fund	$0 - $1,950
Fee per Risk Insurance	$0 - $5,500
Fee per Rollover	$0 - $110

STRATEGY ADVICE ONLY

Advice charged on an hourly basis will be charged at the rate of $335.50 - $484.00 per hour (including GST).
Administrative work will be charged on an hourly basis at the rate of $148.50 - $242.00 per hour (including GST).

DIRECT SHARE TRADING FEES & MANAGED FUND FEES- Non Superannuation

Monitored Clients

Direct share trading - Non Superannuation *Where your investments are monitored by us.*	$15 per transaction (over and above the stockbroker charge)

Non Monitored Clients

Direct share trading & Managed Funds	**Transaction Amount**	**Fee per transaction**
	$0 - $10,000	$110
	$10,001 - $22,000	$165
	$22,001 - $50,000	$220
	$50,001 - $100,000	$330
	over $100,001	$440

Estate Transactions

Direct share trading & Managed Funds – One off Transaction	**Fee per transaction**
	$165 - $350 *Plus brokerage charged by share broker*

INSURANCE COMMISSIONS

The product issuer will pay us an initial commission.	*Stepped commission can be up to 66% of your first year premium.* *For example, if the first year premium is $1,000 the maximum commission we receive is $660.*	*Level commission can be up to 33% of your first year premium.* *For example, if the first year premium is $1,000 the maximum commission we receive is $330.*
The product issuer will pay us an ongoing commission for the period you hold the insurance policy.	*Stepped commission can be up to 22% of your yearly premium.* *For example, if the second and subsequent years premiums are $1,000 the maximum commission we receive is $220 each year.*	*Level commission can be up to 33% of your yearly premium.* *For example, if the second and subsequent years premiums are $1,000 the maximum commission we receive is $330 each year.*

ONGOING FEES

	Items Covered	**Fee Range**
Retainer	*Ongoing lifestyle, cash flow, investment and risk insurance advice and monitoring. Financial coaching and education with regular client contact with at least one review per annum for all clients.*	$1,100

All actual fees payable by you will be specifically disclosed to you in Your Statement of Advice.

Kilara Financial Solutions Pty Ltd retains 100% of these fees / commissions.

When you get our advice

Your Question: *Do I get detailed information about actual commissions and other benefits my adviser may receive from making the recommendations?*

Yes, you have the right to know about details of commissions and other benefits Kilara Financial Solutions Pty Ltd or your adviser may receive for recommending products. However, as stated above, all commissions, fees and other benefits received by the adviser or Kilara Financial Solutions Pty Ltd as a result of providing advice are clearly detailed in writing. A statement of advice will also be given to you in writing at the time advice is given.

Your Question: *Will you give me advice which is suitable to my investment needs and financial circumstances?*

Yes, however to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you. We will therefore request that you provide us with your full personal information.

You have the right not to divulge this information to us if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read these warnings carefully.

Your Question: *What information do you maintain in my file and can I examine my file?*

We maintain a record of your personal profile which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file you should ask us, and we will make arrangements for you to do so.

Your Question: *What happens if I get further advice?*

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice provided to you in a previous Statement of Advice, the representative is not required to give you another Statement of Advice. It is a requirement that a written record of that further advice is retained and you may request a copy of that record of advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of advice by contacting the representative or us in writing or by telephone.

Your Question: *What should I know about any risks of the products or product strategies you recommend to me?*

We will explain to you any significant risks associated with the products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you to alleviate any doubt.

Your Question: *Can I tell you how I wish to instruct you to buy or sell my investment?*

Yes, you may specify how you would like to give us instructions. For example by telephone, email or other means. In such circumstances we will always confirm our arrangements in writing.

Your Question: *Does Kilara Financial Solutions Pty Ltd have Professional Indemnity Insurance?*

Yes, Kilara Financial Solutions Pty Ltd has Professional Indemnity Insurance covering all current and former representatives/employees of the Firm.

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact Kilara Financial Solutions AFSL complaints supervisor:

  Steven Edwards
  Phone - 02 6035 2150
  Email - sedwards@kilara.com.au
  Post - 146 Sanger Street Corowa NSW 2646

- If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	**The Privacy Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 enquiries@oaic.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

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ADVISER DETAILS

Your Question: *Who is my adviser?*

Your adviser will be **Steven Edwards**

Qualifications

Steven Edwards has the following qualifications:

- Certified Financial Planner ®
- Bachelor of Science from St John's University, New York City (Business Management)
- Diploma of Financial Planning

Memberships

- CFP Membership – Financial Planning Association

Financial Product Authorisations

Steven Edwards can advise on the following product areas:

- Deposit and Payment Products
  - Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
  - Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
  - Retirement Savings Account Products
- Securities
  - Securities
- Superannuation
  - Superannuation – All

Steven Edwards is an Owner/Director of Kilara Financial Solutions Pty Ltd and receives a share of profits.
Steven Edwards is an Owner/Director of PC Information Systems Pty Ltd ATF for Dowmac Services Trust No 2 T/As Kilara Partners *(Corporate Authorised Representative of Kilara Financial Solutions Pty Ltd)* and receives a share of profits.

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ADVISER DETAILS

Your Question: *Who is my adviser?*

Your adviser will be **Skye Sommerville**

Qualifications

Skye Sommerville has the following qualifications:

- Graduate Diploma of Financial Planning
- Bachelor of Business (Accounting/ Finance)
- Bachelor of Agricultural Business
- Diploma of Financial Planning

Memberships

- Specialist Adviser with the SMSF Association.

Financial Product Authorisations

Skye M Sommerville can advise on the following product areas:

- Deposit and Payment Products
  - Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
  - Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
  - Retirement Savings Account Products
- Securities
  - Securities
- Superannuation
  - Superannuation - All

Skye Sommerville is paid a salary by Kilara Financial Solutions Pty Ltd.

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ADVISER DETAILS

Your Question: *Who is my adviser?*

Your adviser will be **Andrew Holmes**

Qualifications

Andrew Holmes has the following qualifications:

- Bachelor of Business (Accounting/ Finance)
- Diploma of Financial Services and Advanced Diploma of Financial Services.
- CPA Public Practice Certificate

Memberships

- Associate of the Australian Society of Certified Practicing Accountants.
- Fellow and Specialist Adviser with the SMSF Association.

Financial Product Authorisations

Andrew Holmes can advise on the following product areas:

- Deposit and Payment Products
  - Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
  - Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
  - Retirement Savings Account Products
- Securities
  - Securities
- Superannuation
  - Superannuation - All

Andrew Holmes is an Owner/Director of Kilara Financial Solutions Pty Ltd and receives a share of profits.
Andrew Holmes is an Owner/Director of PC Information Systems Pty Ltd ATF for Dowmac Services Trust No 2 T/As Kilara Partners *(Corporate Authorised Representative of Kilara Financial Solutions Pty Ltd)* and receives a share of profits.

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ADVISER DETAILS

Your Question: *Who is my adviser?*

Your adviser will be **Lisa Newnham**

Lisa Newnham is an Authorised Representative (ASIC number 001272316) of Kilara Financial Solutions Pty Ltd and employed by PC Information Systems Pty Ltd ABN 63 002 468 528 a Corporate Authorised Representative (ASIC number 001292237) of Kilara Financial Solutions Pty Ltd.

Qualifications

Lisa Newnham has the following qualifications:

- FNS10 Financial Services Training Package - Tier 1 Level under the ASIC RG146
- Bachelor of Arts
- Master of Professional Accounting

Financial Product Authorisations

Lisa Newnham is authorised to provide the following Financial Services on behalf of the licensee:

Advise on, and deal in, the following financial products;

- Establishment of Self-Managed Super Funds
- Rollover from an existing retail superannuation fund to an SMSF
- Class of financial product that can be held in a superannuation fund

Including;

- Contributions to an existing super fund or a newly established SMSF
- Conversion of an accumulation SMSF to a pension

Note: If the existing superannuation fund has an insurance component, representatives must consult a Kilara Financial Solutions representative before rolling over.

PC Information Systems Pty Ltd ABN 63 002 468 528 is not permitted to provide advice on, or deal in, a particular financial product that can be held by a superannuation fund, other than a cash account.

This authorisation is limited to financial products that are included on Kilara Financial Solutions Pty Ltd current Approved Product List and for which you have satisfied our training requirements.

Lisa Newham is a salaried employee of PC Information Systems Pty Ltd ABN 63 002 468 528.

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ADVISER DETAILS

Your Question: *Who is my adviser?*

Your adviser will be **Dean Murdoch**

Qualifications

Dean Murdoch has the following qualifications:

- Advanced Diploma of Financial Planning

Financial Product Authorisations

Dean Murdoch can advise on the following product areas:

- Deposit and Payment Products
  - Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
  - Government Debentures, Stocks or Bonds
- Life Products
  - Investment Life Insurance Products
  - Life Risk Insurance Products
- Managed Investment Schemes
  - Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
  - Retirement Savings Account Products
- Securities
  - Securities
- Superannuation
  - Superannuation - All

Dean Murdoch is paid a salary by Kilara Financial Solutions Pty Ltd.