

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	The Trustee for Flowers Mentor Trust & The Trustee for Eddy Mentor Trust & The Trustee for TST Mentor Trust & The Trustee for ARK Mentor Trust
Authorised Representative ASIC Number	1264033
Trading Name	Mentor Financial Services
Business Address	2/7 Augusta Street, Willetton WA 6155
Postal Address	PO Box 220, Willetton WA 6955
Telephone	08 9354 6060
Fax	08 9354 6070
Email	admin@mentorfinancial.com.au
Website	www.mentorfinancial.com.au

The Trustee for Flowers Mentor Trust & The Trustee for Eddy Mentor Trust & The Trustee for TST Mentor Trust & The Trustee for ARK Mentor Trust is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd.

Authorised Representative Profile

Authorised Representative Name	Rhys MacDonald
Authorised Representative ASIC Number	001252808
Mobile	0455 556 236
Email	rhys@mentorfinancial.com.au

Rhys MacDonald is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of The Trustee for Flowers Mentor Trust & The Trustee for Eddy Mentor Trust & The Trustee for TST Mentor Trust & The Trustee for ARK Mentor Trust.

Authorised Representative Background

Rhys is a Financial Planner with over 9 years in Financial Advice. Rhys holds a Bachelor's degree along with financial planning accreditations and is currently completing his Masters in Financial Planning. Rhys has a strong belief in finding solutions that meet his client's financial needs and goals while keeping the advice experience friendly and uncomplicated.

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	✓ Government Debentures, Stocks & Bonds
✓ Superannuation, RSA's & Retirement Income Stream Products	

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

✘	Self-Managed Superannuation Funds	✘	Standard Margin Lending Facilities
✘	Managed Discretionary Accounts	✘	Derivatives

How We Get Paid

NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays The Trustee for Flowers Mentor Trust & The Trustee for Eddy Mentor Trust & The Trustee for TST Mentor Trust & The Trustee for ARK Mentor Trust T/A Mentor Financial Services 100% of all remuneration received. From this The Trustee for Flowers Mentor Trust & The Trustee for Eddy Mentor Trust & The Trustee for TST Mentor Trust & The Trustee for ARK Mentor Trust T/A Mentor Financial Services pays Rhys MacDonald a salary and share of profits. 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 at the hourly rate specified in the schedule below. A fee may be charged as per the schedule below for all other services provided. 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.

On-Demand Services (One-off)

Fee for Service Hourly Rate		
An hourly rate for the services we provide.	\$0 to \$330 / Hour	
Advice Preparation Deposit	From (Min)	To (Max)
Advice Preparation Deposit: Flat Fee To proceed with the preparation of our advice, a deposit will be required for the execution of the terms of engagement. <i>Please note the advice preparation deposit may apply where you decide to cancel during the preparation of advice process.</i>	\$0	\$1,320
On-Demand Advice Preparation Fee	From (Min)	To (Max)
Upfront Advice: Flat Fee This is a one-off fee for the preparation of financial advice. You will be quoted and charged a flat fee based on the complexity of the advice provided. <i>Please note the advice documentation preparation fees still apply where you decide not to implement our advice.</i>	\$990	\$6,600
Implementation of Advice	From (Min)	To (Max)
Implementation Fee: Flat Fee This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a flat fee based on the complexity of the implementation services.	\$0	\$2,200

Fixed Term Services (up to 12 months)

Fixed Term Advice Fee (includes administration services)	From (Min)	To (Max)
Fixed Term Advice: Flat Fee This is a flat fee payable for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <i>Please note the SOA preparation fees may still apply where you decide not to implement our advice.</i>	\$1,210	\$6,600
Administrative Only Service Fee	From (Min)	To (Max)
Administrative Service Fee: Flat Fee This is a flat fee for administrative services, to be provided over a period of up to 12 months from the date of your agreement.	\$220	\$880

Insurance Commission

Life Insurance Commission – New Policies (1 st 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. <u>Example</u> : if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum.	0%	66%
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. <u>Example</u> : if your annual premium is \$1,000 NEOFS would receive up to \$330 per annum based on maximum.	0%	33%

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