Financial Services Guide (Part Two)

18 November 2019

TOTAL FINANCIAL SOLUTIONS
Partnership that counts

Gerard Rust

Authorised Representative No. 001004707

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No. 224954.

Nixon Financial Services Pty Ltd is a corporate authorised representative of TFSA, Representative No. 000321469.

The services I can provide

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews
- Gearing
- Centrelink Advice

My education qualifications and experience

- Master of Applied Finance (Financial Planning)
  Kaplan Professional
- Diploma of Financial Services (Financial Planning)
  Kaplan Professional
- Self-Managed Superannuation Funds
  Kaplan Professional
- Margin Lending
  Kaplan Professional
- Member, Financial Planning Association of Australia

The products I can advise you on

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Self-Managed Superannuation Funds
- Margin Lending Facility

How to find me

Our offices are located at:
Sunbury Office:
19 Evans St
Sunbury, VIC, 3429
Gisborne Office:
23A, Hamilton St
Gisborne, VIC, 3437

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me:

Phone: (03)9744 2400 (Sunbury)
(03) 5428 0123 (Gisborne)
Mobile: 0410 400 174
Fax: (03) 5420 7710
Email: Gerard@nixonfs.com.au
Mail: PO Box 692
Gisborne, VIC, 3437

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Remuneration

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Initial Remuneration

First meeting
The purpose of the first meeting with a prospective client is to determine whether we can work together to help achieve the prospects' goal. The meeting mostly focusses on gathering background facts, measuring attitudes and getting an understanding of any preferences. There are times when no further action is required and in that instance a meeting fee of $350 + GST per hour will charged.

Subsequent meetings
Where it has been determined that an advice relationship will be established which includes ongoing management of client monies then the charges default to the scale below. All meetings, initial and subsequent, and all research time and administrative services are included in the 'holistic' service package and are covered by the following fees.

Initial Statement of Advice (SoA)
This SoA sets out the agreed plan of action determined by the initial and any subsequent meetings prior to any investment of monies or placement of Insurances. The fee is in 2 parts, first a flat fee of $2000 + GST and additionally a sum based on the amount taken into our care. This amount is 1.5% of the first $100,000; 1% of any part above that and up to $600,000; 0.5% of any amount in excess of $600,000; all fees are plus GST.

As an example, a person coming into our advice may have 2 to 4 establishment meetings prior to the SoA being presented. If that person had $250,000 to place under our advice the total initial fee would be $2000+1500+1500=$5000+GST. If further amounts are added to the investment amount later, they are charged as though they formed part of the original amount.

Special cases
Where an investor has less than $100,000 to begin their advice association with NFS a discounted fee scale may be offered.

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Insurance Remuneration

For an insurance product written between 1 January 2019 and 31 December 2019 we may receive initial remuneration between 0 - 77% (including GST) and ongoing remuneration of up to 33% p.a. (including GST) of the annual premium.

Example: If your Adviser recommends an insurance product with an annual premium of $400 per annum, TFSA may receive an initial payment of up to $308 (including GST), of which 100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of up to $132 per annum (including GST), of which 100% will be passed on to your Adviser.

Ongoing Fees

The provision of ongoing advice is an essential part of our engagement to ensure your strategies and investments solutions continue to be suitable. Advisers must always meet the 'in the client's best interest' duty and provide supporting advice to each client until the client terminates the relationship. The scale of this fee is related to the service requirements, responsibility and professional risk involved as portfolios increase in size.

Ongoing service fee is charged on the value of investments held by a client to cover all ongoing service requirements on the client's behalf. The fee is 1.1% on any amount up to $600,000 then 0.55% on any excess (including GST).

Example: If you have an investment with a value of $500,000 your fee will be $5,500 (including GST) per annum.

The actual amounts involved will be deducted monthly from client investment accounts unless otherwise agreed.

Other Remuneration

Some products that we offer, such as insurance policies and some specialised investment products, pay substantial remunerations that are not a direct cost to you. These amounts are paid from the gross profit margin factored into the product by its issuer.

Where these arrangements exist, the full remuneration will be received, and a fee may be applicable depending on the amount received and the time costs involved. All remunerations are disclosed in the Statement of Advice that you receive at the time a service/product is offered.

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Referrals

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Your adviser, Gerard Rust, may refer you to Pacific Eastcoast for the purpose of exploring direct property opportunities. Your adviser is not authorised to provide any advice on direct property investment. TFSA will receive an amount of 2.5% (plus GST) of the contract price of a property purchased by you as a client referred by Gerard Rust to Pacific Eastcoast, all of which is passed to your adviser. This amount will be paid in two instalments; 50% at the time that the contract deposit is paid and the remaining 50% once the property purchase has settled. For example, if you fully complete a purchase of a property for $500,000 through Pacific Eastcoast, TFSA would receive $12,500 plus GST, 100% of which would be paid to your adviser. Your adviser will disclose the exact amount in any personal advice document you receive.

Your adviser Gerard Rust may refer you to PLAN Financial Partnerships for the purpose of providing credit advice. Gerard Rust is not authorised to provide credit advice. TFSA will receive a maximum upfront amount of 0.66% (incl. GST) of the amount drawn down for any loan plus a maximum ongoing amount of 0.33% pa (incl. GST) of the loan value. 100% of this amount will be passed to your adviser. Example: if you implement a loan of $500,000 TFSA will receive a maximum upfront amount of $3,330 (including GST) and a maximum ongoing amount of $1,650 (including GST), 100% of which would be paid to your adviser.

If you were referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

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Relationships and Associations

Gerard Rust or Nixon Financial Services Pty Ltd may own and may acquire further shares in TFSA's ultimate parent company, CountPlus Limited (CUP).