

Date Created: 20<sup>th</sup> December 2018

## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 October 2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor') and my employer.

I am authorised by Securitor to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd.  
ABN 48 009 189 495 holder of  
Australian Financial Services Licence No. 240687  
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200 Barangaroo Avenue, Barangaroo NSW 2000  
GPO Box 5265  
Sydney NSW 2001  
Email: securitoroffer@btfinancialgroup.com.au  
Website: securitor.com.au

## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Robert Warry and Goal Financial Services Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Robert Warry and Goal Financial Services Pty Ltd. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is **309389** and the Corporate Authorised Representative number is **1272137**.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 17 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Securitor, I was a Financial Adviser with St.George Bank Financial Planning.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I have the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Advance Diploma of Financial Services (Financial Planning)

I am a Financial Planner AFP® and a member of both the Financial Planning Association of Australia Limited and Association of Financial Advisers and Aged Care Steps.

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Goal Financial Services Pty Ltd (ABN 62 165 822 882) as a director and employee.

Fees and commissions are paid to Goal Financial Services Pty Ltd by Securitor for distribution to me. I also receive director fees and profit share.

Goal Financial Services Pty Ltd is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Goal Financial Services Pty Ltd Authorised Representative number is 1272137.

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide general and personal advice and deal in financial products and financial services including advice or services in the following areas:

- Deposit products;
- Life investment and life risk products;
- Listed Securities including direct equities and listed income securities;
- Managed investment schemes including investor directed portfolio services;
- Margin lending;

- Superannuation products;
- Self-managed superannuation funds;
- Aged Care

### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitator to provide advice or services in the following areas:

- Derivatives;
- Finance broking and other credit activities

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

### PRIVACY STATEMENT

In addition to the information provided in the Securitator FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.goalfs.com.au](http://www.goalfs.com.au) and/or by calling us on 1300 33 GOAL (1300 33 4625)

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Securitator.

Securitator will pay up to 100% of those fees and commissions to Goal Financial Services Pty Ltd for distribution as directed by me.

I receive director fees and profit share as a director of Goal Financial Services Pty Ltd as determined by that company as appropriate from time to time.

I receive a salary as an employee of Goal Financial Services Pty Ltd.

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$5,500) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a range from \$0 (min.) to \$5,500 (max.); or
  - b. \$300 per hour; or
  - c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;whichever is the greater.
- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from \$300 to \$12,000 per annum.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice

(RoA) and Product Disclosure Statements at the time of receiving any recommendation.

### WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Goal Financial Services Pty Ltd for distribution to Goal Financial Services Pty Ltd.

### WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

### WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

I may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

I may inform you that Westpac Bank, St.George Bank, Commonwealth Bank, Vantage Finance or iMortgage is able to provide particular credit activities, along with the contact information for Westpac Bank, St.George Bank, Commonwealth Bank, Vantage Finance or iMortgage.

If you use the services of Westpac Bank, St.George Bank, Commonwealth Bank, Vantage Finance or iMortgage, I may receive an upfront commission which could range between 0% and 0.4% of your loan amount and an ongoing commission ranging

between 0% and 0.4% based on the outstanding loan balance. This will be paid by the Westpac Bank, St.George Bank, Commonwealth Bank, Vantage Finance or iMortgage and will be at **no additional cost to you.**

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at **no additional cost to you.**

## SECTION 4

### CONTACT & ACKNOWLEDGEMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

##### Your Financial Adviser

Adviser Name: Robert Warry  
Phone: 1300 33 GOAL (1300 33 4625)  
Email: [rob.warry@goalfs.com.au](mailto:rob.warry@goalfs.com.au)

##### Practice Details

Practice Name: Goal Financial Services Pty Ltd  
Practice Address: Suite 4, Level 1  
64 Talavera Road  
Macquarie Park NSW 2113  
Phone: 1300 33 GOAL (1300 33 4625)  
Email: [clientenq@goalfs.com.au](mailto:clientenq@goalfs.com.au)  
Website: [www.goalfs.com.au](http://www.goalfs.com.au)

#### ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 20 December 2018

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

**OR** complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 20 December 2018 as follows:

Sent to (Client name(s)): \_\_\_\_\_

Sent on (Date): \_\_\_\_\_

Sent by (Name): \_\_\_\_\_

**ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)**

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 20 December 2018

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

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