



Customised Financial Planning

Financial Services Guide (FSG)

Date: 26 February 2024
Version 2



Purpose of the FSG

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services we offer.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- how you can make a complaint.

Not Independent

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

Please take the time to read this guide carefully. It is important that you understand our services and our fees. It's also important that you know the associations and relationships of our advisers and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address. You may also request documents be provided to you in hardcopy.

SOAs and RoAs

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), also known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

PDS

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

About the Licensee

Name: Customised Financial Pty Limited

ABN : 15 666 646 082

AFSL Number: 548360

Address: Suite 2003a, 376 Bay St, Brighton-Le-Sands, New South Wales 2216

Phone: (02) 9548 5933

Email: info@customisedfp.com.au

About the Corporate Authorised Representative

Name: Customisedfp Pty Limited

ABN: 31 351 774 303

AR Number: 1281914

Address: Suite 2003a, 376 Bay Street, Brighton-Le-Sands, New South Wales 2216
Suite 9, 35-37 Railway Parade, Engadine, New South Wales 2233

Phone: (02) 9548 5933

Email: info@customisedfp.com.au

Website: customisedfinancialplanning.com.au

This FSG has been prepared and provided with the authority of Customised Financial Pty Limited

Services We Offer

In providing advice and other services described in this FSG, we act on behalf of Customised Financial Pty Limited who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none">• Investments strategies (strategic asset allocation and goals-based investing)• Budget and cash flow management• Debt management (including borrowing for personal purposes)• Superannuation strategies and retirement planning• Personal insurance• Estate planning• Centrelink and other government benefits• Ongoing advice and services, including regular portfolio reviews• Aged care	<ul style="list-style-type: none">• Deposit & Payment Products – Basic Deposit• Deposit & Payment Products – Non-Basic Deposit• Government Debentures, Stocks or Bonds• Life Risk Insurance products• Investment Life Insurance Products• Managed Investment Schemes, including:<ul style="list-style-type: none">- master trusts, wrap facilities, property- funds investor directed portfolio services (IDPS)• Retirement Savings Account Products• Securities• Superannuation products, including:<ul style="list-style-type: none">- public offer superannuation funds- account-based pensions and complying annuities-self-managed superannuation funds• Standard Margin Lending Facilities

Individual advisers within our firm may not be qualified to provide advice in all the services and products noted above. Their individual profile guides will note any limitations to the advice they are qualified to provide.

Ad hoc services

We may also provide transactional and administrative basis on an ad-hoc basis. We will advise you of fees for these services and obtain your agreement prior to the services being provided.

Approved Product List

Customised Financial Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

Customised Financial Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Customised Financial Pty Ltd approval, recommend other products.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

Your adviser is a qualified tax relevant provider who is authorised to provide tax (financial) advice services to you on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Customised Financial Pty Ltd is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. The insurance covers claims arising from the actions of former employees or representatives of Customised Financial Pty Ltd, even where subsequent to these actions they have ceased to be employed by or act for Customised Financial Pty Ltd.

Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply and are inclusive of GST.

Our agreed advice and service fees may include charges for:

- Initial advice and implementation
- Ongoing /Annual advice and services
- Investment fees
- Hourly rate/Ad hoc fees

We accept the following payment methods for our advice fees:

- Direct payment
- Deduction from your superannuation/investment account.

All fees and commissions will be paid directly to Customised Financial Pty Limited. They retain an amount (licensee fee) to cover the licensee costs and the balanced is passed to us.

Initial Service Fees

These are fees paid when you agree to receive our advice.

Initial Service	Fee amount
Research and Preparation of Statement of Advice	\$4,400 - \$20,000
Implementation of Advice	\$0 - \$5,500

Ongoing Service Fees

These fees support our ongoing services which help you stay on track to meet your goals. These fees vary depending on the scope and complexity of services provided.

Ongoing Service	Fee amount
Ongoing advice services	\$2,750 - \$40,000

Commissions

Any commission amounts will be disclosed to you when providing advice. The following table is a guide of commissions we may receive.

Product type	Initial Commission	Ongoing Commission	Example
Insurance	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an additional commission of up to \$660 and an ongoing commission of up to \$220 per annum.

Note: We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

Referral partners

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field. Referral arrangements that are relevant to any advice being provided to you will also be disclosed in your written advice. Where you are referred to a third party (including to other financial advisers) by your adviser, neither your adviser nor Customised Financial Pty Limited approve or endorse their advice and won't be liable for the provision of advice and services provided by the third party. You must assess the merits of their advice in the light of your own circumstances and objectives.

Referrals to a third party

Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in the light of your own circumstances and objectives.

We may receive benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above \$100 will be recorded on a register which is available to you on request. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country: Sri Lanka.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

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 Dimosthenis Fessopoulos at:
 - **Address:** Suite 2003a, 376 Bay St, Brighton-Le-Sands, New South Wales 2216
 - **Postal:** PO Box 62, Brighton-Le-Sands, New South Wales 2216
 - **Phone:** (02) 9548 5933
 - **Email:** dimos@customisedfp.com.au
- 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 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 Phone: 1300 363 992 Email: privacy@privacy.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.

Our Authorised Representatives

Dimosthenis Fessopoulos

Dimosthenis (Dimos) Fessopoulos is an Authorised Representative of Customised Financial Pty Ltd AFSL 548360. Dimos is employed by CustomisedFP Pty Limited which is a Corporate Authorised Representative of Customised Financial Pty Ltd.

Authorised Representative Number: 335420

Corporate Authorised Representative Number: 1281914

Adviser profile issue date: 19 July 2023

Dimosthenis (Dimos) has been a financial planner since 2009. Dimos focuses on providing strong financial strategic advice to ensure that his clients achieve their objectives and have peace-of-mind that their financial situation is being looked after.

Qualifications and memberships

- Graduate Diploma in Applied Finance (Financial Planning)
- Graduate Certificate in Financial Planning
- Margin Lending accreditation
- Defined Benefit Superannuation / Pension advice accreditation
- Member of Financial Advice Association Australia

How I am paid

As a Director / Proprietor of Customised Financial Pty Ltd and Customised Financial Planning, I am paid a salary and also receive a percentage of profits from the total remuneration paid to Customised Financial Pty Ltd and Customised Financial Planning.



Stephen Mason

Stephen Mason is an Authorised Representative of Customised Financial Pty Ltd AFSL 548360. Stephen is employed by CustomisedFP Pty Limited which is a Corporate Authorised Representative of Customised Financial Pty Ltd.

Authorised Representative Number: 257926

Corporate Authorised Representative Number: 1281914

Adviser profile issue date: 19 July 2023

Stephen has been a financial planner since 1991. Stephen uses his 30+ years' experience as both a financial planner and accountant to provide strong financial strategic advice in a personal and straightforward manner. He prides himself on being accessible to his clients and enjoys helping all his clients achieve their full financial and lifestyle potential.

Qualifications and memberships

- Certified Financial Planner
- Bachelor of Business
- Member of Financial Advice Association Australia
- Margin Lending accreditation
- Defined Benefit Superannuation / Pension advice accreditation

How I am paid

As a Director / Proprietor of Customised Financial Pty Ltd and Customised Financial Planning, I am paid a salary and also receive a percentage of profits from the total remuneration paid to Customised Financial Pty Ltd and Customised Financial Planning.



