

# National Advice Solutions Pty Ltd

ABN 62 630 644 110 AFSL 514210

1a, 165 Varsity Parade, Varsity Lakes QLD 4227

Ph: 1300 012 474

Email: [compliance@nationaladvice.com](mailto:compliance@nationaladvice.com)



NATIONAL ADVICE  
SOLUTIONS

## Financial Services Guide (FSG) Part One

Version 1.5 | 27 March 2020

This is the Financial Services Guide of National Advice Solutions Pty Ltd ABN 62 630 644 110. Australian Financial Services License number 514210.

This Financial Services Guide provides you with important information about National Advice Solutions and its authorised representatives.

Those representatives will provide you with the financial services described in this document.

This guide contains the following:

- ❖ Financial Services Guide; and
- ❖ Our dispute resolution procedures.

This document should be read in conjunction with an Advice Provider FSG Part two which will be given to you by a National Advice Solutions Advice Provider.

### About this guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the services can offer. It can help you answer any questions you may have about:

- ❖ Who we are and our contact details;
- ❖ The services we provide;
- ❖ Details of our associations and relationships;
- ❖ How we and your advice provider are remunerated for the services you receive; and
- ❖ How we solve complaints.

This FSG has been authorised for distribution by National Advice Solutions who is the holder of an Australian Financial Services number 514210.

### Who provides the financial services described in this FSG

The financial services described in this FSG are provided by your Advice Provider as a corporate authorised representative of National Advice Solutions. National Advice Solutions is responsible for the services offered in this FSG and does not act on behalf of any other person.

## The services we offer

Depending on your Advice Provider's authorisations, we can provide financial product advice and deal in the following products and services:

- ❖ Personal Financial Advice
- ❖ Deposit and payment products
- ❖ Debentures, stocks or government bonds
- ❖ Life Products
- ❖ Managed Investments
- ❖ Retirement savings accounts
- ❖ Superannuation

## Documents you may receive

Before you invest in a financial product you will receive a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. The PDS will help you make an informed decision about the product we have recommended and will contain information on the risks, benefits, features and fees payable for the product.

If you receive personal financial advice from one of our Advice Providers you will also receive a Statement of Advice (SoA). The SoA will contain the advice, the basis on which the advice is given and any other relevant information about fees and commissions.

If further advice is provided and your circumstances have not changed significantly, the further advice may be in the form of a Record of Advice (RoA). If this is the case, if you have not already been provided with an RoA, you may request a copy of the RoA from your Advice Provider, or by contacting us directly.

We maintain your advice documents for a period of seven years from the date of advice and you may request access to these during that time.

## How to instruct us

Your Advice Providers will work with you to complete a Financial Needs Analysis (Fact Find) which summaries your financial position. Your Advice Provider will then complete an SoA which you will be asked to sign in agreement with the strategies and activities to be provided. You will be able to instruct your Advice Provider via SMS, email, phone or post.

## Initial Advice Fees

We believe in a simple and transparent fee structure determined by the products and services provided to you and the complexity of the advice provided to you.

There may be a fee for the preparation of your SoA. Fees may vary according to the complexity and scope of advice provided. Your Advice Provider will disclose the exact fee to be charged to you in your SoA.

Initial Advice fees are capped at \$3,300.

## Ongoing Advice Service Fees

Your Advice Provider may also charge an ongoing service fee for all personal investment advice given. The cost will again depend on the agreement between your Advice Provider and the total funds invested. This fee will be disclosed in the SoA provided to you. Ongoing Advice Fees are capped at \$3,300 p.a and will be increased by CPI every 12 months.

## Life Products

An ongoing commission may be received by National Advice Solutions and your Advice Provider for life insurance policies. These fees are based on commission rates which of 66% of the initial premium paid. This amount is paid by the insurance company and is not an additional cost to you.

National Advice Solutions and your Advice Provider also receives ongoing commissions calculated at 22% of the annual premium paid. This amount is also paid by the insurance company and is not an additional cost to you.

Details of any commissions paid will be disclosed in the SoA provided to you.

## Referral Fees and Other Remuneration

National Advice Solutions and your Advice Provider may pay a referral fee for third party referrals. National Advice Solutions and your Advice Provider may also receive a benefit for referring you to other specialist services. This fee will be disclosed in the advice document given to you.

National Advice Solutions and your Advice Provider may also receive other benefits from product providers, such as hospitality, sponsorship to attend conferences and training within regulatory guidelines.

## Fees for other services

From time to time you may require other services from us. Your Advice Provider may charge you on an hourly rate for these services and will disclose additional fees in your SoA.

## How your Financial Advice Provider Remunerated

National Advice Solutions pay 100% of all fees and commissions to your corporate authorised representative who in turn pays a fixed Licensee Fee to National Advice Solutions. This fixed fee is for provision of licensing services such as training & education, compliance, professional indemnity insurance and business services.

Please refer to your Advice Providers FSG Part two for details on employee remuneration.

## Compensation Arrangements

National Advice Solutions has professional indemnity insurance which covers our products and services and meets the requirements for compensation arrangements under s912B of the Corporations Act 2001 (cth).

## Our Dispute Resolution Procedures

If you are unhappy with our services, please contact us first by contacting our Complaints Manager at:

National Advice Solutions Complaints Manager

Telephone 1300 012 474

Emails [compliance@nationaladvice.com](mailto:compliance@nationaladvice.com)

Post P O Box 586, Varsity Lakes QLD 4227

We will try to deal with your complaint within 45 days. If you want more information about our internal dispute resolution procedure, please contact us.

If you are unhappy with any decision or the handling of the complaint by us, you can refer your complaint to our external dispute resolution provider below. External dispute resolution is a free service to provide you with an independent system to resolve specific complaints.

Australian Financial Complaints Authority (AFCA)

Telephone 1800 931 678

Email [info@afca.org.au](mailto:info@afca.org.au)

Post GPO Box 3, Melbourne VIC 3001

Web [www.afca.org.au](http://www.afca.org.au)

## Privacy of your Information

We take your privacy very seriously. As we work together to establish your financial requirements, we may need to discuss aspects of your personal circumstances with other financial service providers. Please be assured that any information you reveal to us will be respected and safeguarded. We will only use such information for the purpose of providing advice and assisting you with the purchase of financial products and services, within the extent permissible by law. Full details of our Privacy Policy can be provided to you on request.



Ezi Advice  
**Solutions**

## Financial Services Guide Part Two

Version 1.5 | 27 March 2020

The financial services referred to in this Financial Services Guide (FS) are offered by us and should be read in conjunction with Part Two which provides information on your Financial Adviser.

Ezi Advice Solutions Pty Ltd trading as **Ezi Advice** (Corporate Authorised Representative # 1276222)

ABN: 42 630 752 699

165 Varsity Parade, Varsity Lakes QLD 4227 P O

Box 586 Varsity Parade QLD 4227

Phone: 1300 394 238 | email: [compliance@eziadvice.com](mailto:compliance@eziadvice.com)

Authorised Representative of:

**National Advice Solutions Pty Ltd**

ABN: 62 630 644 110 AFSL: 514210

1A/ 165 Varsity Parade, Varsity Lakes QLD 4227

Phone: 1300 012 474

Email: [compliance@nationaladvice.com](mailto:compliance@nationaladvice.com)

National Advice Solutions holds a current **Australian Financial Services Licence # 514210** and is responsible for any financial services that we provide to you and is responsible for the content and distribution of this FSG Part Two.

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with your adviser.

This FSG covers the following:

- The services we offer you
- How we and our associates are paid
- Any potential conflict of interest we may have
- Our internal and external dispute resolution procedures and how you can access them
- Arrangements that are in place to compensate clients for losses.

## When we provide you with advice

This will be documented in a Statement of Advice (SoA) for you. This document will detail and account for your current financial situation, requirements and future needs. The SoA issued to you will also provide you with information regarding:

- The scope of the advice
- A summary of your current financial position
- Details of your goals and requirements
- The strategy and product recommendation we are making
- Advantages, risks and disadvantages of the advice
- Our fees and commissions, as well as the way they are determined
- Any conflicts of interest that may influence the advice we provide to you

Depending on the complexity of the advice or significant changes in your circumstances, subsequent advice will be presented in either a SoA or a Record of Advice (RoA).

## Approved product list

Your Adviser is required to recommend investments from an approved product list, compiled and researched by The Advisory Firm Investment Committee using the services of established Research Houses to ensure their suitability to your needs.

If the recommendation for a financial product is made, we will provide you with the information relating to that product in the form of a Product Disclosure Statement (PDS) or other disclosure documents issued by the issuer of the recommended financial product.

## Collecting your personal information

You will be requested to provide us with your personal objectives, details of your current financial situation and any relevant information to enable us to provide appropriate advice to you. This will be recorded in a Fact Find which forms part of the data collection process to ensure the advice provided to you is based on your personal situation, needs and objectives, and is in your best interest.

You have the right not to provide us with the above information. However, if you do not, the advice you receive may not be appropriate to your objectives, financial situation and needs. You should carefully read the information and warnings contained in advice documents before making any decision relating to a financial product or advice.

Generally, collection of your personal information will be affected either face to face interviews, over the telephone or via online means. From time to time additional and/or updated personal information may be collected by one or more of those methods.

## Identification documents

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. AUSTRAC requirements mean that we will ask you to present identification documents such as passports and driver's licence, no original documents will be held on file, but originals need to be sighted and verified.

## What information we maintain in your file

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations presented to you. Tax File Number and sensitive personal information is only kept with written permission from you.

## How to instruct us

Your Advice Providers will work with you to complete a Financial Needs Analysis (Fact Find) which summaries your financial position. We will then complete an SoA which you will be asked to sign in agreement with the strategies and activities to be provided. You will be able to instruct us via SMS, email, phone or post.

## Initial Advice Fees

We believe in a simple and transparent fee structure determined by the products and services provided to you and the complexity of the advice provided to you.

There may be a fee for the preparation of your SoA. Fees may vary according to the complexity and scope of advice provided. Your Advice Provider will disclose the exact fee to be charged to you in your SoA.

## Ongoing Advice Service Fees

We may also charge an ongoing service fee for all personal investment advice given. The cost will again depend on the agreement between your Advice Provider and the total funds invested. This fee will be disclosed in the SoA provided to you. Ongoing Advice Fees are capped at \$3,300 p.a and will be increased by CPI every 12 months.

## Life Products

An ongoing commission may be received by The Advisory Firm and your Advice Provider for life insurance policies. These fees are based on commission rates of 66% of the initial premium paid. This amount is paid by the insurance company and is not an additional cost to you.

Ezi Advice and your Financial Adviser also receives ongoing commissions calculated at 22% of the annual premium paid. This amount is also paid by the insurance company and is not an additional cost to you.

Details of any commissions paid will be disclosed in the SoA provided to you.

## How your adviser is paid

Your Financial Adviser is an employee of Ezi Advice and receives an annual salary. Consequently, your Adviser does not receive compensation directly for any fees generated for the advice recommended.

At Ezi Advice we pride ourselves on our ongoing commitment to providing our clients with quality and thus have a very stringent monitoring and supervision policy and require all advisers to participate in our Quality Improvement Program. Advisers participating in our Quality Improvement Program and will undergo monthly client file and advice audits. Advisers may receive employee benefit such as gift cards and/or bonuses as a result of high quality scoring following the monthly audit.

## Will anyone be paid for referring you

If someone has referred you to us, we may pay a fee or commission in relation to that referral. The advice documents you receive will indicate the amount they will receive. If we are referring you to someone for a service not rendered by Ezi Advice, we may be paid a fee or commission in relation to that outgoing referral.

## Do any relationships exist that influence advice provided?

Ezi Advice is not owned or associated with any Bank, Product Issuer or Institution. Your Adviser can provide advice on products from a wide range of financial product providers and receives no conflicted remuneration that may influence the advice provided.

## Fee Disclosure Statements and Opt-in

A Fee Disclosure Statement (FDS) will be provided to you each year if you choose to enter into an ongoing fee arrangement. It will outline the fees paid and the services you were promised and received in the preceding 12 months.

You have a period of 60 days from the date the FDS is presented to you to opt-in and continue under the current ongoing fee arrangement. If you elect to opt-out (discontinue the ongoing advice arrangement) we have an obligation to cease all ongoing fees.

## Privacy policy

Ezi Advice has a Privacy Policy which will ensure the privacy and security of your personal information. The purpose of the Privacy Policy is to ensure you understand the ways in which we protect and store your personal information and how we comply with the Australian Privacy Principles by which we are regulated.

You are entitled to obtain access to the information which we hold about you by contacting your Adviser. To view a current version of the Privacy Policy, please request via email to [compliance@eziadvice.com](mailto:compliance@eziadvice.com)

## What should you do if you have a complaint

If you are unhappy with our services, please contact us first by contacting our Complaints Manager at:

Ezi Advice Complaints Manager

Telephone 1300 394 238

Email [compliance@eziadvice.com](mailto:compliance@eziadvice.com)

Post P O Box 586, Varsity Lakes QLD 4227

We will try to deal with your complaint within 45 days. If you want more information about our internal dispute resolution procedure, please contact us.

If you are unhappy with any decision or the handling of the complaint by us, you can refer your complaint to our external dispute resolution provider below. External dispute resolution is a free service to provide you with an independent system to resolve specific complaints.



Australian Financial Complaints Authority (AFCA)

Telephone 1800 931 678

Email [info@afca.org.au](mailto:info@afca.org.au)

Post GPO Box 3, Melbourne VIC 3001

Web [www.afca.org.au](http://www.afca.org.au)

## Complying Compensation Arrangements

Ezi Advice have Professional Indemnity Insurance in line with legislative requirements.

## Authorised financial services and related financial products

Our advisers can offer you strategic and financial product advice in the following areas:

- ❖ Personal Financial Advice
- ❖ Deposit and payment products
- ❖ Debentures, stocks or government bonds
- ❖ Life Products
- ❖ Managed Investments
- ❖ Retirement savings accounts
- ❖ Superannuation

## Our authorised financial advisers

All our authorised advisers are employees of Ezi Advice and work from our offices in QLD.

Our advisers are financial services industry experienced and are competent and compliant with relevant industry education, both through formal education as well as continuing ongoing education and training. Details of years of experience as authorised representatives, specialist and general qualifications can be found on the Financial Adviser Register on the ASIC website.

## Paul Carcallas

- Authorised Representative No. 1239463
- Dual Authorised with National Super Solutions Pty Ltd ABN 90 629 103 680  
CAR 1269489 of National Advice Solutions Pty Ltd AFSL 514210
- Office: 1300 394 238
- Email: [paul.C@eziadvicesolutions.com](mailto:paul.C@eziadvicesolutions.com)

### Qualifications

- Diploma of Financial Planning
- Commercial Law for Tax (Financial) Advisers
- Australian Taxation Law for Tax (Financial) Advisers
- Bachelor of Property and Sustainable Development

### Memberships

Your adviser is a member of the following associations:

- Tax Practitioner Board (TPB) as a tax (financial) adviser
- AFA (Association of Financial Advisers)

## Jeneve Matai

Authorised Representative No. 1000245

- Dual Authorised with National Super Solutions Pty Ltd ABN 90 629 103 680  
CAR 1269489 of National Advice Solutions Pty Ltd AFSL 514210
- Office: 1300 394 238
- Email: jeneve.m@eziadvicesolutions.com

### Qualifications

- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Commercial Law for Tax (Financial) Advisers
- Australian Taxation Law for Tax (Financial) Advisers
- Margin Lending and Managed Investments
- Self-Managed Super Funds

### Memberships

Your adviser is a member of the following associations:

- Tax Practitioner Board (TPB) as a tax (financial) adviser

## Cameron Mays

- Authorised Representative No. 1269815
- Dual Authorised with National Super Solutions Pty Ltd ABN 90 629 103 680  
CAR 1269489 of National Advice Solutions Pty Ltd AFSL 514210
- Office: 1300 394 238
- Email: cameron.m@nationalsupersolutions.com

### Qualifications

- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- Tax for Financial Advising DFP5V4 & Commercial Law TASACLv2

## Terri Kenyon

- Authorised Representative No. 1271114
- Dual Authorised with National Super Solutions Pty Ltd ABN 90 629 103 680  
CAR 1269489 of National Advice Solutions Pty Ltd AFSL 514210
- Office: 1300 394 238
- Email: terri.k@eziadvicesolutions.com

### Qualifications

- Diploma of Financial Planning

## Lucas Kenyon

- Authorised Representative No. 1271115
- Office: 1300 394 238
- Email: lucas.k@eziadvicesolutions.com

### Qualifications

- Diploma of Financial Planning

## Andrew Tovey

Authorised Representative No. 1265667

- Office: 1300 394 238
- Email: andrew.t@eziadvicesolutions.com

### Qualifications

Diploma of Financial Planning

## Hayden Smith

- Authorised Representative No. 1271116
- Dual Authorised with National Super Solutions Pty Ltd ABN 90 629 103 680  
CAR 1269489 of National Advice Solutions Pty Ltd AFSL 514210
- Office: 1300 394 238
- Email: hayden.s@eziadvicesolutions.com

### Qualifications

- Diploma of Financial Planning

## Peter Leikas

- Authorised Representative No. 1254189
- Office: 1300 394 238
- Email: peter.l@eziadvicesolutions.com

### Qualifications

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning