

National Advice Solutions Pty Ltd

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Financial Services Guide (FSG) Part One

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This is the Financial Services Guide of National Advice Solutions Pty Ltd ACN 630 644 110. Australian Financial Services Licence 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 we 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 resolve complaints.

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 summarises 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 Letter of Engagement.

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 you and your Advice Provider. This fee will be disclosed in the Letter of Engagement provided to you.

Life Products

An ongoing commission may be received by National Advice Solutions on behalf of your Advice Provider for life insurance policies. These fees are based on commission rates which is 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 is 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

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

Post GPO Box 3, Melbourne VIC 3001

Web 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.