



# Never Wonder FINANCIAL PLANNING

## Financial Services Guide

This guide contains important information about:

- The services we offer you
- How we, our licensee and our associates are paid
- What associations or relationships we have with financial product issuers
- Our internal and external dispute resolution procedures and how you access them

### Business profile

Never Wonder Financial Planning ABN 54 357 523 246

Authorised Representative No. 1276805 of Hunter Green Pty Ltd Australian Financial Services License No. 225962

Telephone 0413 503 500

### Adviser profile

Nicholas Bollaert

Senior Financial Planner of Never Wonder Financial Planning

Authorised Representative No 425319 of Hunter Green Pty Ltd AFSL No. 225962

Nicholas has more than 8 years of experience providing advice to clients. He is a degree qualified Financial Planner and specialises in helping clients create wealth, pay down debt and plan for a successful financial future.

### Education, Qualifications and Memberships

- Masters of Commerce – Applied Finance
- Bachelor of Business – Management
- Registered tax (financial) adviser
- Diploma of Financial Planning
- Diploma of Mortgage Broking
- Diploma of Margin Lending
- Member of the AFA

## What services do we offer?

### Cash flow and Debt management strategies

- Creating a 'spending plan'.
- Creating an efficient and easy cashflow structure to implement your 'spending plan'.
- Monitoring cashflow to ensure progression.
- Strategies to accelerate debt reduction including the home loan.
- Monitoring debt reduction plans to ensure progression.
- Salary packaging advice.

### Tax effective strategies

- Gearing strategies including debt recycling, home equity and margin lending.
- Advice on tax effective investment strategies.
- Investigate strategies to reduce Capital Gains Tax.

### Strategies relating to your Investments

- Risk profiling and asset allocation advice specific to your financial goals.
- Structuring your investments to suit your goals. Investigating options like investing through a trust, company, superannuation, insurance bond, in individual or joint names.
- Strategic property investment advice.

### Superannuation

- Strategic advice regarding superannuation legislation.
- Assessing your options with regards to contribution (getting money into super) strategies.
- Superannuation specific investment advice, structural, investment and legislative advice.

### Retirement planning

- Retirement lifestyle planning and modelling.
- Strategies to minimise or eliminate tax in retirement.
- Superannuation pensions / lifetime income streams.
- Investment portfolios specific to funding retirement income.

### Wealth protection and Estate planning

- Life insurance, TPD, trauma and income protection advice.
- Estate planning and asset protection advice.

### Lifestyle planning

- Creating a plan and consulting on important financial decisions such as purchasing a new home, getting married, having children, receiving a pay rise, funding children's education, purchasing a car, receiving an inheritance, funding larger holidays or goals etc

## Who is our Licensee?

To provide financial advice requires the adviser to either hold an Australian Financial Services Licence (AFSL) or be authorised to provide advice by an AFSL holder. We have chosen to be licensed by Hunter Green Pty Ltd. **Hunter Green is 100% privately owned and holds its own AFSL.** Hunter Green is responsible for ensuring the advice we provide meets the various legal and regulatory requirements, and provides us with Professional Indemnity insurance and dispute resolution systems.

For Hunter Green's services, systems and insurances we pay a monthly fee and may also pay an amount equivalent to up to 2.75% of any remuneration or commissions they, or we, receive for providing you with our advice or services.

### HUNTER GREEN PTY LTD

Level 5, 320 Adelaide Street, Brisbane, QLD 4000

Telephone (07) 3532 4051

[www.huntergreen.com.au](http://www.huntergreen.com.au)

Email: [invest@huntergreen.com.au](mailto:invest@huntergreen.com.au)

Australian Financial Services License No. 225962

## Do we have any relationships or associations with Financial Product issuers?

Associations

**We at Never Wonder Financial Planning and Hunter Green Pty Ltd are privately owned and are not part of any company which issues financial products. There are no ownership ties or other relationships with any financial service product provider which might unduly influence which financial products we are authorized by Hunter Green to recommend.**

## Commissions

Hunter Green and its advisers are in receipt of commissions paid by investment and superannuation product providers in relation to Some investment and insurance products held by clients that were in place prior to 1 July 2013

## Alternative Forms of Remuneration Register

Licensees and their representatives are required to maintain a register of any form of alternative remuneration paid or received with a value between \$100 and \$300. This register is available for your inspection on request.

## What kinds of financial products are we authorised to provide?

I am authorized provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- Superannuation, whether industry super, personal super or corporate super;
- Interests in managed investment schemes including investor directed portfolio services – these are managed funds, master trusts and “wrap” accounts;
- Standard margin lending facilities;
- Retirement savings accounts ("RSA") products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Deposit and payment products; and
- Life products including investment life insurance products and life risk insurance products;

I am also authorized to provide financial product advice on, and arrange, Managed Discretionary Account services not operated by Hunter Green, to retail and wholesale clients.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

## How do I pay for Never Wonder Financial Planning advice?

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

---

### Initial chat

An informal opportunity to discuss your current situation, where you want to be in the future and whether our expertise and service offerings can significantly add value to your situation. Chat can be over the phone or via Skype and usually goes for 20mins. There is no cost or obligation for this chat.

---

### Strategy discussion

We will meet to get absolute clarity on your situation, your goals and needs. The quality of our advice is largely governed by the quality of the information that you provide to us. Once crystal clear, we discuss the different options and strategies that could help you reach your goals. You can then decide whether you want to engage with us to develop your own personalised financial plan which will blend the various strategies to formulate a road map to achieving your goals.

There is usually a fee associated with putting together your financial plan which may vary depending on the complexity of your situation and also strategies used. The fee will be agreed upon before starting work and can range from:

The minimum fee charged is \$550 while the maximum fee is \$11,000.

If, in developing your financial plan, we identify that the nature and scope of the advice to be provided differs to that initially agreed upon, our initial fee may change. In this case, we will provide you with an upfront quote of the amount payable before we proceed further with finalising your financial plan.

---

## Implementation

If you elect to pay us a fee for implementing the recommendations in your financial plan the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:

Portfolios less than \$100,000:	Implementation fee of between \$330 and \$3,300
Portfolios \$100,000 - \$300,000:	Implementation fee of between \$1,100 and \$7,700
Portfolios in excess of \$300,000:	Implementation fee of between \$2,200 and \$15,000

If we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$330 and a maximum of \$10,000.

---

## Ongoing advice fee

If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided.

We have split our ongoing advice fee into two components depending on individual client needs. Depending on your needs we can agree on one or both of the following:

First component is the strategy fee to manage the various financial strategies relating to the important areas of advice including your debt plan, income plan, risk plan, retirement plan and estate plan. The fee starts at \$220 per month and up to \$370 per month.

Second component is if you would like us to advise and manage your investments for you we charge a percentage based fee depending on the funds under management and complexity of the investment strategy ranging from 0.55% to 0.77%.

Borrowed funds - If we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$330 and a maximum of \$10,000 pa.

The ongoing advice fee will be based on the level of service needed and the complexity of the advice. The frequency of the review will also impact on the fee charged

---

<b>Transaction advice fee</b>	Where you don't have an ongoing service arrangement and require ongoing advice on an ad hoc basis, a fee will be quoted depending on the complexity at the time.
-------------------------------	--

---

<b>Execution only service</b>	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off fee may apply.
-------------------------------	---

---

<b>Stamping Fees</b>	We may receive stamping fees from issuer companies for raising capital or debt on behalf of that company. If so, the amount will be disclosed to you at the time of making the investment.
----------------------	--

---

<b>Life Insurance products</b>	On insurance products that were in force prior to 1 January 2018 the relevant insurer will pay initial commission between 0% and 130% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.
--------------------------------	--

On new insurance policies that came into force from 1 January 2018 the relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2019 the relevant insurer will pay initial commission between 0% and 77% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.

On new insurance policies that come into force from 1 January 2020 the relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 31.5% of the annual premium for as long as you hold the product.

Commissions are paid to us by the product provider and are not an additional cost to you.

---

<b>Pre-existing arrangements</b>	For existing clients already in an established commission arrangement that existed prior to 1 July 2013, we may receive commission on investment products, superannuation products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.
----------------------------------	---

The basis and amount of all commissions and fees for service will be set out in the SoA and explained by your Adviser.

## How can you give us instructions?

You may tell us how you would like to give us instructions. For example, by telephone, fax or other means such as e-mail.

## What information should you provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

We are also legally required to verify your identity, so we will ask to see your passport, driver's license or other identity documents. You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to Financial products.

## Other documents you will be given if you receive advice from us.

When we give you financial advice you will be provided with a Statement of Advice (SoA) which will contain details about:

- the advice provided, including the basis on which it was given
- fees, commissions and other benefits
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

After receiving our initial advice, a Record of Advice (RoA) may be produced & retained by us instead of an SoA if there have been no significant changes in your personal circumstances or the basis of the advice since the last SoA was provided. You can request a copy of any RoA at any time.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

## What information do we maintain in your file and can you examine it?

We will retain copies of your identity documents and we will maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you, including the initial Statement of Advice, and any subsequent Statements of Additional Advice and Records of Advice provided to clients receiving our ongoing service. Copies of these can be requested either verbally or in writing.

We are committed to ensuring the privacy and security of your personal information. A copy of the relevant privacy policy is available on our licensee's website or by contacting us. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

## What should you do if you have a complaint?

1. Contact us and explain the nature of your complaint.
2. If your complaint is not satisfactorily resolved within 20 days, please contact our Complaints Officer Greg Hunter on 07 3532 4051 or put your complaint in writing and send it to him at Hunter Green Pty Ltd's address. We will try and resolve your complaint quickly and fairly.

### **HUNTER GREEN PTY LTD**

Level 5, 320 Adelaide Street, Brisbane, QLD 4000

Telephone (07) 3532 4051

[www.huntergreen.com.au](http://www.huntergreen.com.au)

Email: [invest@huntergreen.com.au](mailto:invest@huntergreen.com.au)

3. Hunter Green Pty Ltd is a member of the Australian Financial Complaints Authority (formerly the Financial Ombudsman Service (FOS)). If the complaint can't be resolved to your satisfaction you have the right to lodge a complain with the Australian Financial Complaints Authority

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

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

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

4. The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

---

#### Professional Association Complaints Process

As a member of the Association of Financial Advisers Nicholas Bollaert is bound by the AFA's Code of Professional Conduct. In addition to the complaints handling procedures set out previously in this FSG you may also lodge a complaint with the AFA by contacting them at:

[info@afa.asn.au](mailto:info@afa.asn.au) or (02) 9267 4003

---

#### Compensation Arrangements

Our licensee, Hunter Green, holds Professional Indemnity Insurance which includes cover for the work done for Hunter Green by its representatives and employees even though they may have ceased employment with Hunter Green. Hunter Green believes its PI insurance complies with the requirements of the section 912B of the Corporations Act and the relevant Regulations.

If you have any further questions about the financial services Never Wonder Financial Planning provides please contact us on 0413 503 500. Retain this document for your reference and any future dealings with Never Wonder Financial Planning.