

Core.

INDEPENDENT FINANCIAL ADVICE

Financial Services Guide

16 September 2021

Financial Services Guide

Statement of independence

The Corporate Authorised Representative complies with s923A of the Corporations Act 2001 and is independent, impartial and unbiased because we:

do not receive commissions for the advice we provide on any financial product that might give rise to a commission, without rebating it in full to you; and

are not owned either partially or wholly by any financial institution or product issuer.

The Authorised Representative is a practising member of the Profession of Independent Financial Advisers (www.pifa.org.au) and as such, practises the Gold Standard of Independence™.

The purpose of this document

This Financial Services Guide 'FSG', authorised by Core Independent Financial Advice Australia Pty Ltd (AFSL 533476), is a document that we are required by law to provide to you to inform you of basic matters, prior to providing you with financial advice.

If we provide you with any advice, you will either receive it in writing as a Statement of Advice (SOA) or, if we have previously issued you with an SOA and the original basis for the advice and your personal circumstances have not changed significantly, a Record of Advice (ROA) will be prepared as an adjunct to the SOA. If we prepare an ROA, it can be provided on request. In either circumstance the advice will take into account your objectives, financial situation and needs and will contain the advice, the basis on which it is given and information about fees, interests and associations which may have influenced the provision of the advice.

If a 'financial product' is recommended to you we will provide you with a Product Disclosure Statement containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

This document details

- Who your adviser is and details of the Australian Financial Services Licensee
- The services that we are authorised to offer
- How we are paid (as well as any other relevant parties)
- Details of any potential conflicts of interest
- How to make a complaint if you need to
- Other important issues

Who will be providing advice to you and through what licence

Corporate Authorised Representative ("CAR")	Core Independent Financial Advice
ABN	95 824 671 884
Authorised representative number	1238239
Director of the CAR	Simon Duigan

Phone	0408 739 303
Office address	44 Channel Highway, Kingston TAS 7050
Postal address	44 Channel Highway, Kingston TAS 7050
Email address	admin@coreifa.com.au
Website	www.coreifa.com.au

Who is your adviser?

Your financial adviser, Simon Duigan CFP®, is an individual Authorised Representative 1238239 of Core Independent Financial Advice Pty Ltd AFSL 533476 and an employee of Core Independent Financial Advice ABN 95 824 671 884, a Corporate Authorised Representative of Core Independent Financial Advice Pty Ltd. Core Independent Financial Advice's ASIC representative number is 1232355.

If you have any further questions, please contact your adviser.

Your CAR is authorised to give advice under the following licence:

Australian Financial Services Licensee	Core Independent Financial Advice Pty Ltd
Australian Financial Services License Number	533476
ACN	114 941 374
Registered address	44 Channel Highway, Kingston TAS 7050
Postal address	44 Channel Highway, Kingston TAS 7050
Phone (Hobart business hours)	1300 009 413

The services your CAR is authorised to offer

- Investment and wealth creation advice
- Retirement planning
- Risk assessment and management
- Life insurance broking
- Mortgage and Debt Management advice
- Financial planning following redundancy
- Estate planning and business succession planning
- Asset protection advice
- Superannuation advice
- Salary packaging and tax planning
- Portfolio monitoring and reviews

A combination of personal and general advice is offered on these services. Please note that while your CAR can provide advice on debt management strategies, it is not licensed to engage in credit activities such as providing credit contracts or leases, securing obligations under credit contracts, or other credit provision services. If necessary we will refer you to a reputable mortgage broker for these types of services.

Both Simon Duigan and Core Independent Financial Advice are registered with the Tax Practitioners Board as tax (financial) advisers which permits them to provide advice on the tax consequences of the financial advice they provide, namely:

- ascertaining liabilities, obligations or entitlements that arise, or could arise, under a taxation law; and/or
- advising about liabilities, obligations or entitlements that arise, or could arise, under a taxation law.

They can provide advice which may or may not include the application or interpretation of taxation laws, and you can reasonably be expected to rely on it to:

- satisfy your tax liabilities or obligations that have arisen or might arise, and/or
- to claim tax entitlements that have arisen or might arise.

Your Corporate and Authorised representatives are not licenced to provide a tax agent service so some of our recommendations therefore are made subject to the concurring advice from a registered Tax Agent. **Only a Tax Agent** can, on behalf of another party, prepare a tax return, lodge an objection about a tax matter with the ATO or deal with the ATO on your behalf.

If you need this sort of service and you instruct us to, we will arrange for you to get this advice.

Your CAR is authorised to give advice on the following types of product:

- Deposit products and debentures
- Unit trusts, hedge funds, bank accounts, term deposits and cash management trusts
- Listed investment companies and exchange traded funds
- Listed and unlisted property trusts and syndicates
- Fixed interest securities, preference shares, debentures and mortgage trusts
- Listed shares
- Master trusts and wrap accounts
- Retail, industry and self-managed superannuation funds (SMSFs)
- Retirement savings accounts
- Managed investment schemes
- Life, trauma, total and permanent disability, income protection and business expenses insurance.

How your CAR is paid (as well as any other relevant parties)

Core Independent Financial Advice (Core IFA) does not charge asset fees nor receive commissions without rebating them in full to our client. We charge a fee for service which is an hourly rate (currently \$220 an hour including GST) or a contractually agreed fixed price.

The cost of the advice will be proportional to the skill and knowledge required for the type of work, the degree of responsibility applicable to the work and the time required to prepare your Statement of Advice. This agreement will be documented in a Retainer Agreement and payment is required when we are retained. Payment can be made via credit card (charges apply), direct debit from a nominated account of

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your choice, or by cheque. Cheques may be made out to Core Independent Financial Advice Pty Ltd (Core IFA AFSL). We do not accept cash.

Details of any potential conflicts of interest

Neither Core IFA nor Core IFA AFSL has any ownership or contractual links with any financial product manufacturer that could restrict or unduly influence its advice. We have no incentive to recommend the product of one institution over another.

In providing advice and service to its clients Core IFA retains the services of other professionals from time to time. This includes accountants, auditors, solicitors, insurance advisers and other independent consultants. Core IFA does not receive or pay referral fees to any party for referring clients to us.

How to make a complaint if you need to

If you have any complaint about the service provided to you I encourage you to contact us via phone, email or in writing.

If you do not get a satisfactory outcome by 45 days from the day you lodge your complaint, you have the right to forward your complaint to an external dispute resolution scheme. Core Independent Financial Advice Pty Ltd is a member of The Australian Financial Complaints Authority (AFCA).

The contact details for this service are:

Telephone: 1800 931 678 (free call)

Website: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne, Victoria, 3001

The Australian Securities and Investments Commission (ASIC) also has a Free Information Line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Other important issues...

Standard of advice

The advice that you will receive will be suitable to your needs and financial circumstances. To provide this service we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of not having your full personal information. You should read the warnings carefully.

Code of Ethics

As Financial Advisers, we are bound by the Code of Ethics published by The Financial Adviser Standards and Ethics Authority (FASEA). This code comprises the values and standards that shape and reinforce the profession of Financial Planning. The Code and the Standards within it guide our conduct and enhance our engagement with our clients as well as wider society. For more information on the Code see <https://www.fasea.gov.au/code-of-ethics/>.

Risks of financial products or strategies recommended to you

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, or you do not understand the information provided, you should ask us to clearly explain those risks to you.

Privacy of client information

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a data collection and privacy policy that will ensure the privacy and security of your personal information. A copy of that policy is available on our website or can be provided to you by email on request.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Instructions from you

You can provide us with instructions and instruct us to buy or sell your financial products by telephone, letter, or other means such as email.

Compensation and insurance

Core Independent Financial Advice and Simon Duigan is covered by the professional indemnity insurance policy of their licensee, Core Independent Financial Advice Pty Ltd (Core IFA AFSLT). The policy meets the requirements of Section 912B of the Corporations Act and covers claims in relation to my conduct during the time we are licensed by them.