

Your financial future starts here.



**TGS PARTNERS**  
WEALTH MANAGEMENT

# FINANCIAL SERVICES GUIDE

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Boland Investments Pty Ltd trading as TGS Partners Wealth Management  
ACN 092 633 380 is an Authorised Representative of  
MCA Financial Planners Pty Ltd ABN 42 101 736 305 , AFS Lic No 223610



**Chartered  
Accountants**

This FSG is authorised by Terry O'Brien of MCA Financial Planners Pty Ltd of  
Level 1, 6 Clow Street, Dandenong, Victoria 3175

## **FINANCIAL SERVICES GUIDE**

### **Introduction**

This Financial Services Guide (“FSG”) explains our charges, the types of advice we offer and what you can do if you have a complaint about our services.

This FSG is intended to inform you of certain basic matters relating to our relationship. The FSG must be provided to you before we provide you with any advice on financial products or any other financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any related parties) are paid, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

You must receive a written Statement of Advice (“SOA”) whenever we advise you on financial products or services. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

The SOA will be based on a detailed client data collection questionnaire, or fact finder, which will be completed with you and which will be up-dated as required.

If we recommend you acquire a particular investment or other financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (“PDS”). This PDS contains information about the particular financial product which will enable you to make an informed decision in relation to the acquisition of that financial product and which will allow you to compare that financial product with other financial products.

## **1 PRELIMINARY INFORMATION**

### **(a) Who provides the financial service to me?**

Your adviser is Boland Investments Pty Ltd (ACN 092 633 380), trading as TGS Partners Wealth Management (“TGS Partners”) who is an Authorised Representative of MCA Financial Planners Pty Ltd (“MCA”), Boland Investment’s Australian Financial Services Authorised Representative Number is 279739.

Spiros Hrambanis is a Chartered Accountant with over 17 years of accounting, taxation and financial planning experience. He holds a Bachelor of Commerce and a Diploma in Financial Services and is a Registered Tax Agent. He is a member of the Institute of Chartered Accountants.

Brett Gorman is a Chartered Accountant and has over 15 years of investment, financial planning, accounting and tax experience. He has a Bachelor of Commerce, Graduate Diploma in Applied Finance and Investment and is a member of the Institute of Chartered Accountants and the Financial Services Institute of Australia.

**b) What financial services are my advisers authorised to provide and what financial products do those services relate to?**

Spiros Hrambanis, Brett Gorman and Boland Investments are authorised by MCA to advise on:

- Investments to Create and Protect Wealth
- Portfolio Management
- Tax Planning
- Retirement Planning
- Risk Insurance Planning
- Shares and securities
- Estate Planning (excludes legal advice)
- Regular Investment Reviews
- Superannuation and Rollover Advice
- Social Security Planning
- Retrenchment Planning

Under its AFS licence, MCA is authorised to:

(a) provide financial product advice for the following :

- i. deposit and payment products limited to :  
basic deposit products; and  
deposit products other than basic deposit products;
- ii. debentures, stocks or bonds issued or proposed to be issued by a government;
- iii. life insurance products including:  
investment life and life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one of its statutory funds.
- iv. interests in managed investment schemes including:  
Investor Directed Portfolio Services;
- v. retirement savings accounts products within the meaning of the Retirement Savings Act 1997.
- vi. securities; and
- vii. superannuation

(b) deal in a financial product by:

- (i) issuing, applying for, varying or disposing of a financial product in respect of: basic deposit products, debentures, government stocks and bonds, securities and superannuation.

(ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products: deposit and payment products, debentures, government stocks or bonds, investment life and life risk insurance products, interests in managed investment schemes including: investor directed portfolio services, retirement savings accounts, securities and superannuation.

#### **d) How do I pay for your service?**

##### **Initial Consultation**

Your initial consultation will be free. This will include a discussion of your financial circumstances and objectives and possible solutions to your financial challenges. During this discussion we will agree whether or not to proceed with the development of comprehensive written recommendations.

##### **Initial Fee**

If you agree to proceed we will prepare a Statement of Advice (“SOA”) or Financial Plan. The fee charged for this SOA will be agreed with you in writing to prior to completion of this report based on an hourly rate \$150 (plus GST) per hour. An invoice will be provided to you once you receive our a copy of this report. Typically a Financial Plan will cost in the vicinity of \$500- \$1,500 (plus GST) depending on its complexity.

##### **Implementation Fee**

When you decide to proceed with our investment recommendations contained in the SOA, a fee will be charged for implementation. Our fees (including GST) for implementation are based on the value of your portfolio as follows:

Minimum Fee		\$1,100
Portfolio Value	1.50%	\$1,100 plus

##### **Ongoing or Review Fee**

You can choose to have your investment portfolio reviewed quarterly, half yearly or yearly with fees for this as outlined above or agreed as a fixed fee. Where the Direct Share Portfolio Services is requested, the value of direct shares will be excluded from the calculation of the ongoing or review fee and charged as outlined below.

##### **Direct Share Portfolio Service:**

Where clients wish to have their direct share portfolios more actively monitored they are invited to take advantage of the Direct Share Portfolio Service which charges the following fees:

1. Administration Fee – 1.5% pa (inc GST) of the value of the portfolio payable quarterly with a minimum fee of \$1,100. (\$2,250 on \$150,000 investment)
2. Performance Fee – 22%pa (inc GST) of any return (includes realised and unrealised gains and dividends) achieved above the All Ordinaries index for the agreed period.

Brokerage on share transactions may be charged at the flat rate of \$100 per trade.

### **Third Party Commissions**

Many investment managers and intermediaries will pay upfront and trailing commissions or brokerage to MCA based on the amount invested. These commissions, which are often based on the value of managed funds invested with the fund manager are disclosed in the Product Disclosure Statements which will be provided to you. We will also disclose the quantum of these amounts in our Statement of Advice to you. These fees are paid directly from the fund manager to us and help us to offset the costs of compliance.

### **Other (non investment) services:**

For advice and services on non investment related products, such as mortgage finance, margin lending, risk insurances etc fees and commissions may be earned by MCA and these are disclosed by your adviser and/or are detailed in the credit provider's documentation.

### **Payment**

You may choose to pay this account personally, or have the amount deducted from your investment. Payment terms are seven days from the date of the invoice.

### **g) Do any relationships or associations exist which might influence you in providing me with the financial services?**

With the exception of the fund manager disclosed below, we do not have any relationships or associations with any parties or product issuer that is capable of influencing our decision-making. We do have agreements with a number of Life Companies, but we are able to choose the product to suit the client. Details of these agreements can be provided on request. Should any such relationship or association arise we will advise you in our Statement of Advice.

Boland Investments Pty Ltd is associated with MPG Funds Management Ltd ("MPG") who is the holder of an Australian Financial Services Licence that allows it to operate and deal in its own direct property schemes. Boland Investments may receive commissions from MPG which will be disclosed to investors in the relevant Product Disclosure Statement.

## **2. ABOUT OUR ADVICE**

### **a) Will you give me advice on which investment is suitable to my needs and financial circumstances?**

Yes, but to do so, we need to obtain information about your individual objectives, financial situation and needs before they recommend any financial products or services to you. To obtain this information you must complete our data collection questionnaire, or fact finder, and a risk analysis. We also spend a lot of time with you discussing your needs and you have the right not to divulge this information to us, if you do not wish to do so. In that case, we must warn you about the possible consequences of us not having your full personal information. You should read these warnings carefully and you should understand that they limit the extent to which we are responsible for our advice and recommendations to you.

**b) What should I know about the risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks attached to the financial products and strategies recommended to you. This explanation will be included in the statement of advice and product disclosure statements. The various risks with investing will be outlined in the Statement of Advice.

**c) Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

Yes, you may specify how you would like to give us instructions. This is usually by telephone, fax or emails. We will require your signature to carry out any instruction(s) not already in place. No action can be taken without your specific instructions.

**d) What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. They also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so. We follow a privacy policy that ensures security of your personal information.

**Privacy Disclosure Statement**

We are required under the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission, and the Rules of Professional Conduct of the Financial Planning Association of Australia (FPA), to collect information about you for the purpose of providing you with the following services:

- Preparation of your Statement of Advice
- The provision of financial planning and risk insurance advice to you
- Making securities, investment and insurance recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

We will from time to time disclose information about you to MCA Financial Planners Pty Ltd and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. We will not use or disclose information about you for purposes other than those detailed above or related purposes. You are entitled to obtain access to the information which we hold about you by contacting the TGS Partners Wealth Management, Privacy Officer on 03 9832 4000. A full copy of our Privacy Policy is available upon request.

**WHAT DO YOU DO IF YOU HAVE A COMPLAINT?**

**Who can I contact if I have a complaint about the provision of the financial services to me?**

We are members of the Finance Industry Complaints Service (FICS). This services aims to receive and resolve complaints about its members. If you are not happy with our services you should in the first instance let us know in writing. We will do our best to resolve your concerns as soon as possible. The Australian Securities and Investments Commission (ASIC) also has a Free Call Info line on 1300 300 630 to help you understand your sights. You can contact ASIC to obtain information to help you make a complaint and to obtain information about your rights.

**WHAT DO YOU DO IF YOU WANT MORE INFORMATION?**

Contact us by telephone or e-mail immediately if you wish to obtain more information about what we do and how we do it, and what your rights are under the law.

**CLIENT ACKNOWLEDGEMENT OF RECEIPT AND AUTHORITY TO PROCEED**

I/We..... acknowledge receipt of this Financial Services Guide (“FSG”) and understand the nature of the services provided by MCA and the fees and commissions that may be applicable. I /We authorise MCA and the representative referred to in this FSG to proceed in the preparation of the Statement of Advice for me/us as discussed.

.....Signature...../ /.....Date