

TGS PARTNERS
WEALTH MANAGEMENT

Financial Services Guide

TGS Partners Wealth Management Pty Ltd acts as trustee for the
TGS Partners Wealth Management Unit Trust - ABN 44 281 947409

Level 1 15-17 Shierlaw Avenue, Canterbury VIC 3126

Authorised Representative of MCA Financial Planners Pty Ltd
ABN 42 101 736 305 AFSL 223610

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.

PRELIMINARY INFORMATION

Who provides the financial service to me?

TGS Partners Wealth Management Pty Ltd (TGS Wealth) has three experienced financial advisers. All are Authorised Representative of MCA Financial Planners Pty Ltd (MCA) with AFSL 223610. The financial advisers hold the following Australian Financial Services Authorised Representative Numbers: Spiros Hrambanis 380577, Darren Heveren 424329 and Paul Greenwood 381104.

Spiros Hrambanis is a Chartered Accountant with over 20 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.

Darren Heveren is a Chartered Accountant and has over 17 years of experience, including three as a Partner with “Big 4” global accounting firm Deloitte. He specialises in taxation and accounting advice for small to medium size businesses and high net worth families. Darren is a registered Tax Agent.

Paul Greenwood is an experienced Financial Adviser with over 22 years of practical experience advising business owners, senior executives and professionals on matters relating to superannuation, wealth creation, wealth protection and business succession planning. Paul has a Diploma of Financial Planning, is completing his Masters Degree in Banking and Finance and is a Self Managed Super Fund adviser.

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

We are authorised 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)
- Superannuation and Rollover Advice
- Social Security Planning
- Retrenchment Planning

Under its AFS licence, MCA and hence our advisers are authorised to provide:

1. Financial Product Advice for the following:
 - a. deposit and payment products limited to :
 - i. basic deposit products; and
 - ii. deposit products other than basic deposit products;
 - b. debentures, stocks or bonds issued or proposed to be issued by a government;
 - c. life insurance products including:
 - i. investment life and life risk insurance products as well as any products issued
 - ii. by a registered life insurance company that are backed by one of its statutory funds.
 - d. interests in managed investment schemes including:
 - i. Investor Directed Portfolio Services;
 - e. retirement savings accounts products within the meaning of the Retirement Savings Act 1997.
 - f. securities; and
 - g. superannuation

2. Deal in a financial product by:
 - a. issuing, applying for, varying or disposing of a financial product in respect of: basis deposit products, debentures, government stocks and bonds, securities and superannuation.
 - b. 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,
 - i. government stocks or bonds, investment life and life risk insurance products, interests in managed investment schemes including: investor directed portfolio services, retirement savings
 - c. accounts, securities and superannuation.

How do I pay for your service?

Initial Consultation

Your initial consultation will be at no cost to you. This will include a discussion of your financial circumstances, objectives and 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 personalised report will be agreed with you in writing at the outset. Costs are based on hourly rate as outlined below. An invoice will be provided to you once you receive a copy of our advice report. Typically a Financial Plan will cost in the vicinity of \$1,200 - \$3,500 (plus GST) depending on its complexity.

Hourly Rates (plus GST)

Chief Financial Adviser	\$440
Associate Adviser	\$280
Administrator	\$140

Implementation Fees

Should you decide to proceed with the recommendations contained in the SOA, a fee may be charged for implementation. Our fees (including GST) for implementation will be set out in our SoA.

Ongoing Review Fees

You can choose to have your plans and 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:

An administration fee is charged up to a maximum of 1.65% pa (inc GST) on the value of the share portfolio payable quarterly with a minimum fee of \$1,650 pa. (\$2,475 on \$150,000 investment.)

A performance fee up to a maximum 0.5% pa (inc GST) may also apply. Full details will be provided in your SoA if this applies.

Brokerage on share transactions may be charged at the flat rate of \$38.50 per trade up to \$20,000. All isolated one off transaction will incur a \$100 fee.

Product Commissions

Many product providers will pay upfront and trailing commissions to MCA based on the amount of premiums received or fund's invested. If applicable, we will disclose the quantum of these amounts to you in our SoA. Commissions help us to offset the ongoing costs of compliance and running our business. For risk insurance we may receive commission within the range of 0% - 130% of your initial premium, and up to 33% of annual premiums.

Other Services

You may be introduced to other services such as those provided by our finance broking team. Where fees to TGS Wealth result from our involvement in making these introductions, full details will be disclosed by your adviser and/or are detailed in the service provider's documentation.

Do any associations exist which might influence you in providing me with the financial services?

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.

ABOUT OUR ADVICE

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.

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.

Can I provide you with instructions and tell you how I wish 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.

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.

Professional Indemnity Insurance

MCA and your financial adviser maintain a professional indemnity (PI) insurance policy. This insurance covers advice, actions and recommendations, which have been authorised by MCA to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations.

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?

If you have any complaint about the service provided to you, you can take the following steps.

1. Contact your Financial Adviser to discuss your complaint.
2. If your complaint is not satisfactorily resolved, please put your complaint in writing and address it to:

Compliance Officer
MCA Financial Planners
2/3 Colemans Road
CARRUM DOWNS VIC 3201

We will always endeavor to resolve your complaint quickly and fairly.

3. If you remain unsatisfied with the outcome of your complaint, please contact the Financial Ombudsman Service (FOS)

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

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.

ACKNOWLEDGEMENT OF RECEIPT OF FSG

I/We..... acknowledge receipt of the current TGS Wealth Advisers FSG and understand the nature of the services provided by TGS and 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.

Client Signature

Date

Client Signature

Date

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:

1. Preparation of your Statement of Advice,
2. The provision of financial planning and risk insurance advice to you,
3. Making securities, investment and insurance recommendations,
4. Reviewing your investments and insurances,
5. Implementation of our advice to you,
6. 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 9831 8990.

A full copy of our Privacy Policy is available upon request.