

Financial Services Guide (Part Two)

6 April 2017

Your Adviser

Colin Flynn

Authorised Representative No. 237730

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA). My company, Colgin Financial Services Pty Ltd, is also an authorised representative (No.237190) of TFSA.

My purpose is to provide expert financial advice and excellent service at all times, so as to help people achieve both their financial goals and provide protection for themselves, their family, their business and their assets.

I have been operating as a Financial Planner since January 1987, after resigning from Secondary School teaching after 10 years.

The services I can provide:

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation And Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews
- Aged Care Financial Advice

My education qualifications and experience:

- Diploma of Financial Planning – FPA, March 1999
- Self-Managed Super Funds – Kaplan, January 2015

How to find me:

My office is located at:
595 Hull Road
Lilydale VIC 3140

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: (03) 9739 7444
Mobile: 0411 700 226
Fax: (03) 9739 6465
Email: colgin@swiftdsl.com.au

The products I can advise you on:

- Life Insurance
- Superannuation
- Managed Investments (including Investor Directed Portfolio Services)
- Deposit Products
- Retirement Savings Accounts
- Government Bonds
- Self-Managed Super Funds

Additional Remuneration Information

Colgin Financial Services Pty Ltd may charge financial planning fees for retirement and investment advice in some circumstances. These will be from \$1,650 (incl GST) depending on the complexity.

However, these may be either partially or fully refunded if you place substantial investments and/or insurances that are recommended through me.

Ongoing Remuneration

A fee may be charged for the provision of our ongoing advice service. This includes such things as the implementation of our recommendations, reviewing of strategies and investments and any changes required throughout the year. The fee will be quoted to you at the presentation meeting of your initial advice and become payable regularly or at your following annual review meeting.

For standard ongoing advice, including managed investments, superannuation or IDPS products, we will charge between 0% - 3% (GST inclusive) or on an agreed flat fee level. Our fees vary depending on the complexity of the advice we provide.

In some cases and depending on your personal circumstances, the ongoing annual advice fee can be collected or offset through the product issuer. Where there are funds held under advice, the ongoing Financial Planner service fee will be no more than 3% per annum or on an agreed flat fee level and where discussed with your Financial Planner this cost can be offset against the ongoing advice service charge for the year.

Where risk products (e.g. insurance) are recommended, should you renew your policy, the insurance provider pays a renewal commission between 0% - 33% (GST inclusive) of the renewal premium amount.

Referrals

If you were referred to me or Colgin Financial Services Pty Ltd, we may pay the person who referred you between \$0 and \$550 (incl GST). We may also pay the person who referred you a one off and/or annual payment calculated as a percentage of the initial and ongoing remuneration paid by the product issuer.

If you were referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

Relationships and associations

Colin Flynn and Colgin Financial Services Pty Ltd may own and may be entitled to acquire further shares in TFSA's ultimate parent company, Countplus Limited.