



1ST FINANCIAL SOLUTIONS

'putting you 1st in everything we do'

Financial Services Guide

Licensee:

Clients 1st Australian Financial Services Group Pty Ltd (AFSL 509458 ACN 626775433)

This Financial Services Guide (FSG) is authorised for distribution by Clients 1st Australian Financial Services Group.

Authorised Representatives:

1st Financial Solutions Pty Ltd
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Robert Inukihaangana (ASIC# 404038)



The Authorised Representatives act on behalf of Clients 1st Australian Financial Services Group who is responsible for the services that they provide.

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Why am I receiving this document?

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we and your adviser are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to 1st Financial Solutions and Robert Inukihaangana.

Clients 1st Australian Financial Services Group

Clients 1st Australian Financial Services Group holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Personal risk insurance
- Portfolio Management
- Managed investments
- Securities (direct shares)

Financial advice processes

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to 1st Financial Solutions.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a % of your portfolio value or an agreed fixed fee. They may also be charged on each transaction.

The services and fees will be set out in the SoA or RoA that we provide to you. Ongoing fees will also be set out in an ongoing Service agreement.

Commissions

We may receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance Commissions

1st Financial Solutions receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

Investment Commissions

1st Financial Solutions may receive a monthly commission payment from some investment

providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Placement Fees

1st Financial Solutions may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations, we receive fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

In some situations, we may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

Adviser Remuneration

Robert Inukihaangana is an owner of the practice and is remunerated through the profits generated by the practice.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our web site.