

Strategic Solutions

A U S T R A L I A

“If you can’t predict your future, plan it.”

Financial

Services

Guide

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Financial Planners and Life Insurance Brokers

PROFESSIONAL
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PRACTICE
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fsg: No. 8.2



FINANCIAL PLANNING
ASSOCIATION of AUSTRALIA

BEFORE YOU RECEIVE OUR ADVICE

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. Key information is set out in answer to these questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued by your Adviser with the authority of Strategic Solutions Australia Pty Ltd. We are a Professional Practice of the Financial Planning Association of Australia.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, brokerages and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within seven (7) years of that further advice being given.

In the event we make a recommendation to acquire a particular 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 containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

WHO IS MY ADVISER?

Your adviser is Wayne Roggero. He is a representative of Strategic Solutions Australia Pty Ltd and is authorized to provide financial product advice on behalf of Strategic Solutions Australia Pty Ltd.

Wayne is a Certified Financial Planner (CFP), the Financial Planning Association's (FPA's) highest professional designation, has served on several FPA national committees and is on the executive committee of the Boutique Financial Planners Principal Group providing feedback to Government and other industry bodies of the importance of the financial planning profession and of independently owned financial planning practices.

Having commenced in the Financial Services Industry in 1984, Wayne's objective is to work closely with SSA clients, whatever stage of life they've arrived at, to assist them build their assets and achieve their lifetime goals through the provision of strategic financial planning advice.



WHO WILL BE RESPONSIBLE FOR THE ADVICE?

Your adviser will be acting on behalf of Strategic Solutions Australia Pty Ltd. Strategic Solutions Australia Pty Ltd is therefore responsible to you for any advisory services your adviser provides.

Strategic Solutions Australia Pty Ltd is an Australian Financial Services Licensee. The licensee is privately owned by Newfield Star Holding as trustee for The Roggero Family Trust and has neither other ownership links nor affiliations with any investment house. The licensee refuses to accept any financial support from any of the investment or insurance companies, and none have any financial interest in our business.

WHAT ADVISORY SERVICES ARE AVAILABLE TO ME?

Strategic Solutions Australia Pty Ltd offers a comprehensive range of services including advice on:

- Strategic financial advice
- Retirement planning strategies
- Wealth creation
- Wealth protection
- Superannuation strategies
- Self-managed superannuation advice
- Insurance services
- Gearing strategies
- Social Security advice
- Estate planning
- Aged care advice
- Debt minimization
- Investment advice

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program. We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products and they have been researched by external experts.

HOW WILL I PAY FOR THE SERVICE?

Prior to implementing a financial plan, we will provide you with confirmation of the amount of brokerage, and/or fees that we will receive.

- For a consultation and initial written report (Statement of Advice) we will charge you a fee for service. The hourly rate is \$330.00 per hour, inclusive of GST. The fee for the Statement of Advice can range from \$660.00 and \$16,500.00 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.
- We charge an ongoing annual portfolio service fee. This fee will vary depending on the service you require and the amount invested. Our standard fees are set out below.

Amount Invested	Fee
\$	%
0 – 150,000	.88
150,000 – 300,000	.77
300,000 – 600,000	.66
600,000 +	.55

If you invest \$250,000 with us, our fee will be \$1,915.00 inclusive of GST per annum. This is based, per the above schedule, on \$250,000 charged at .77%.

We may agree on a fixed fee which will be agreed on before we proceed with the provision of financial planning advice.

Personal Insurances are arranged on a Brokerage basis only.

The upfront brokerage for risk insurance financial products can range between 66% and 123.75% depending on the product provider, while on-going brokerage may range between 8.25% and 27.5%. For example, on an insurance premium of \$1,000 paying 115% initial brokerage and 10% on-going brokerage, the upfront brokerage would be \$1,150 and the on-going brokerage \$100 per year.

A written recommendation will incur a fee of \$300 per hour plus GST. We will quote you a fee, for documentation required to implement a plan, or we will receive remuneration from the product issuers.

Note: Brokerage is paid by the insurance company, not by the client. Where a client decides not to proceed with a written recommendation then the fee is paid by the client.

DO I GET DETAILED INFORMATION ABOUT ACTUAL BROKERAGE AND OTHER BENEFITS MY ADVISER GETS FROM MAKING THE RECOMMENDATIONS?

Yes, you have the right to know about details of and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice or, Record of Advice.

DO ANY RELATIONSHIPS EXIST WITH PRODUCT PROVIDERS WHICH MAY INFLUENCE THE ADVICE BEING GIVEN

No.

OTHER BENEFITS

We may receive other benefits, prizes or entitlements depending on the products recommended. We are bound by law to disclose any material benefits (>\$300 value) that it may receive from product providers. This information is available on request for your perusal.

WHEN YOU GET OUR ADVICE

WILL YOU GIVE ME ADVICE WHICH IS SUITABLE TO MY INVESTMENT NEEDS AND FINANCIAL CIRCUMSTANCES?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product 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 us not having your full personal information. You should read the warnings carefully.

WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE INVESTMENTS OR INVESTMENT STRATEGIES YOU RECOMMEND TO ME?

We will explain to you any significant risks of investments and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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 investment objectives, financial situation and needs. We 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 are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

Wayne Roggero will collect personal and possibly sensitive information from you for the purpose of identifying and reviewing your financial and lifestyle objectives to enable the delivery of financial services and advice. In order to best meet your needs and provide you with financial services and advice, we may need to disclose your personal information to other parties. Should you wish to see our full Privacy Statement, please ask us for a copy.

CAN I TELL YOU HOW I WISH TO INSTRUCT YOU TO BUY OR SELL MY INVESTMENT?

Yes. You may specify how you would like to give us instructions. For example, you can provide instructions by telephone, fax or other means, such as Email. But in all cases we must receive a written confirmation of these instructions.

WHO CAN I COMPLAIN TO IF I HAVE A COMPLAINT ABOUT THE ADVISORY SERVICE?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps.

1. Contact the Complaints Manager at Strategic Solutions Australia Pty Ltd on (07) 3856 2255 about your complaint. We will try to solve your complaint quickly and fairly.
2. If we cannot reach a satisfactory resolution within 45 days, you can raise your concerns with the Financial Ombudsman Service (FOS) on 1300 780 808 or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of FOS' complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover with Prime International effected through Prime Professions Limited for the activities conducted under our AFS licence. The limit of the indemnity is \$2,000,000 for any one claim and in the aggregate for all claims arising out of our AFS licence activities. We believe that our Professional Indemnity Insurance cover satisfies the requirements for compensation arrangements under s. 912B of the Corporations Act.