



Australian Financial Solutions Group

**Australian Financial Services Licensee
number: 341401**

**FINANCIAL SERVICES GUIDE (FSG)
29th November 2017**

Australian Financial Solutions Group (AFSG) has produced and authorised the distribution of this Financial Services Guide by its Authorised Representatives.

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) outlines the financial planning services we provide as your financial adviser and as an authorised representative of Australian Financial Solutions Group (AFSG).

It is an important document which will help you decide if you want to use the services being offered. It contains information about: AFSG, the services offered; how financial advice is documented; how we, AFSG and other relevant persons are remunerated in relation to the services; and who to contact if you have a complaint or if you are not satisfied with the services provided.

You must read all sections in order to make an informed decision about whether to use the financial services we offer.

We are required to provide you with a Financial Services Guide prior to giving you any financial advice.

WHO IS AFSG?

AFSG is a boutique financial planning dealer group which has been established to provide quality advisers with the business support required to run successful practices. We believe Advisers who are highly qualified and manage efficient professional practices, will provide a higher quality advice solution to their clients. AFSG also provides an extensive range of advice capabilities and product solutions for our advisers to ensure clients are provided with the advice solution which is appropriate for their personal financial situation.

AFSG holds an AFSL issued by the Australian Securities and Investments Commission. As an Authorised Representative, we act on behalf of AFSG when providing the financial services we are authorised to provide under AFSG's AFSL.

Further information on these services is set out in the Adviser Profile.

As the holder of an AFSL, AFSG is responsible for the financial services we provide to you. AFSG acts on its own behalf when these financial services are provided to you.

Why choose an AFSG Financial Adviser?

AFSG has a long history of helping Australians reach their financial and lifestyle goals.

Who will be providing the financial service to me?

Licensee: Australian Financial Solutions Group Pty Ltd
ACN: 138 821 637

Australian Financial Services Licence Number: 341401

Address: Suite 2, 23 Bowman Street, South Perth. WA 6151
Phone: (08) 9200 2795 Email: admin@afsg.net.au

Who is my adviser?

Your adviser, **Kris Tiberi** is an Authorised Representative (ASIC Number: 237781) of Australian Financial Solutions Group Pty Ltd and is authorised to provide financial services to you on our behalf.

Kris Tiberi is a shareholder of Creative Wealth Ideas Pty Ltd ATF Creative Wealth Unit Trust which is also a Corporate Authorised Representative of Australian Financial Solutions Group Pty Ltd (ASIC number 339073)

Address: Suite 39, 1 Ricketts Road, Mt Waverley VIC 3149
Phone: (03) 9882 5452 **Email:** Nathan@creativewealthideas.com.au

WHO IS KRISTOFFER TIBERI

Kris has worked in Financial Services since 2004, Kris has worked for a number of leading financial planning business before joining Creative Wealth Ideas.

With expertise in retirement planning and a degree qualification, Kris is well placed to meet the financial planning needs of you the client.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Kris Tiberi is authorised by Australian Financial Solutions Group Pty Ltd to offer you the following services:

Financial Services	Services such as:	Utilising financial products such as:
Wealth Creation	<ul style="list-style-type: none"> Investment strategies Margin lending Savings Plan 	Deposit products such as Cash Management Trusts and Term Deposits, Managed Funds, Master Trusts, wrap accounts, listed securities (shares) and investment loans.
Wealth Protection	<ul style="list-style-type: none"> Personal insurance planning Business insurance planning 	Death, permanent disability, trauma & income protection, business overheads and key man insurance.
Retirement Planning	<ul style="list-style-type: none"> Personal superannuation Business superannuation 	Corporate, personal and Self-Managed Super Funds, approved deposit funds and Retirement Savings Accounts, Allocated Pensions, Term Allocated Pensions and complying annuities.
Social Security	Benefit eligibility and maximisation	
Ongoing Advice	Ongoing advice and formal reviews in relation to your financial situation	

Australian Financial Solutions Group Pty Ltd and Kris Tiberi can provide advice on, and deal in, the following financial products;

Deposit products (Bank accounts and term Deposits)
Government Debentures, Stocks & Bonds;
Life Insurance Investment Products;
Life Insurance Risk Products;
Managed investment Schemes (Managed Funds);
Securities (Shares listed on the Australian Securities Exchange;
Retirement Savings Account Products; and
Superannuation;

An extensive list of approved products

AFSG has an extensive Approved Product List. This means we are not limited to recommending products from a particular organisation when choosing an appropriate product to suit your objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to consider a product that is not on the Approved Product List. All products on the Approved Product List are supported by research from external and/or internal research experts. We conduct due diligence on external research report providers that provide us with research. Should we consider it in your interests to use a non Approved Product, we follow AFSG's review and approval process to ensure the product is appropriate for your circumstances.

AFSG has established a Risk Partner Program with various life insurance underwriters, which provides support and resources to AFSG's Authorised Representatives to assist them in the delivery of life insurance advice.

AFSG ensures its Authorised Representatives:

- are only authorised to provide services to you where appropriate qualifications are held;

- stay up to date with relevant industry and legal changes to maintain advice credentials and capabilities;
- are provided with excellent technical support and tools to provide financial planning advice;
- are provided with high quality financial product research; and
- are monitored and supervised to ensure they comply with the requirements of the law and AFSG's standards.

Protecting your assets

AFSG and its Authorised Representatives promote long-term investment strategies which do not take unnecessary risks with your investments. For this reason, AFSG Authorised Representatives are not permitted to switch your investments frequently or make speculative investments in products such as tax-driven schemes or unregulated products.

AFSG Authorised Representatives are also restricted to AFSG's Approved Product List unless they consider it is in your interests to recommend a product that is not on the Approved Product List, in which case they will follow AFSG's review and approval process to ensure the product is appropriate for your circumstances.

To further protect your interests, except in limited circumstances permitted by AFSG and where agreed by you, AFSG does not allow its Authorised Representatives to:

- act as a trustee or operate a trust account on behalf of clients;
- hold a Power of Attorney (other than specific authorities or via a Limited Power of Attorney in relation to the provision of Managed Discretionary Account Services);
- hold funds or have access to withdraw client funds;
- act on behalf of any other Australian Financial Services Licence holder; or
- ask clients to sign documents which have not been fully addressed or completed.

What you will receive when provided with financial services

When you are provided with personal advice, we will:

- work with you to understand the subject matter of the advice to be provided and your relevant needs, objectives and personal circumstances;
- explain to you the scope of advice being provided and importantly what is not being provided;
- present recommendations on how to meet your goals (the advice) in a Statement of Advice (SOA) after having conducted a reasonable investigation into any financial products recommended;
- explain in the SOA the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice; and
- where financial products are recommended, provide you with a Product Disclosure Statement or other disclosure document (PDS) containing information about each product recommended to help you make an informed decision about whether to purchase that product.

When will I receive an SOA?

We may meet with you several times to discuss our advice before finalising our recommendations to you.

Once we have finalised our advice, we will explain our recommendations, and record it for you in an SOA. You should only implement advice after taking the time to read and understand the SOA and PDS (see below) and should contact us if you have any questions about the SOA or PDS.

You may not receive an SOA in the following circumstances:

- General advice — such as advice provided in seminars and through newsletters, which does not consider your personal circumstances;
- Limited Managed Discretionary Account Services —which allow us to manage your investments on your behalf, once you have accepted this service in an SOA;
- Further advice — if you previously received advice recorded in an SOA, any further personal advice may be recorded in a Record of Further Advice (ROFA). You may request a copy of a ROFA by contacting us and can do so for a period of seven years from the date the further advice was first provided to you; and
- Mortgage broking — advice provided as part of mortgage broking or finance broking services (other than margin loans).

When will I receive a PDS?

Together with your SOA, you may also be provided with a PDS at the time you are provided with advice. You will be provided with a PDS either electronically, via USB, disk or as a printed document or documents.

The PDS includes important information in relation to the product recommended including the features, benefits, risks and fees associated with the product.

You should only implement advice after taking the time to read and understand the SOA and PDS and should contact us if you have any questions about the SOA or PDS.

Other services

We may provide services other than financial planning services. For example, we may also act as your accountant or legal adviser, or advise you on real estate investments. While we may provide these other services you should understand that these other services are not provided under AFSG's AFSL and AFSG does not train, support or supervise the provision of these other services and has no responsibility in relation to those services.

Examples of the services which AFSG is not responsible for include:

- general insurance services (for example, car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- Mortgage broking/credit activities
- consulting services; and

WHAT REMUNERATION AND BENEFITS RELATING TO FINANCIAL SERVICES

How am I paid for financial services I provide?

I am a director of Creative Wealth Ideas Pty Ltd and a shareholder. Fees and commissions are paid to Creative Wealth Ideas Pty Ltd by Australian Financial Solutions Group and as a shareholder I am entitled to any profit share which Creative Wealth Ideas Pty Ltd may report.

What fees are charged for initial advice?

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you.

We will discuss these fees with you and gain your agreement on the fees before we charge you these fees.

Initial Advice Fees:

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice provided and range from \$1,250 (minimum) to \$10,000 (maximum) inclusive of GST. I will provide an estimated cost, which we will agree on before commencing any work.

You may be sent an invoice and payment is required within 14 days from the invoice date and/or you may agree to have the applicable fee taken deducted from a product which has been implemented. Please note that my initial advice fees still apply where you decide not to implement my advice.

What fees are charged for subsequent services?

Ongoing administration and advice services may also be provided to you to ensure the strategy and products recommended continue to meet your objectives, needs and financial situation. If you choose to receive ongoing services, you may be charged a fee based on the scope of the services you receive and/or the value of your account balance or insurance premiums. The amount of these will be agreed with you.

This fee may be deducted from your account each month or payable directly to us. You may continue to be charged the agreed ongoing services fee until you notify us you no longer require ongoing services.

Ongoing Service Fees:

Fees for ongoing services and reviews are all based on an annual fee, based on a flat dollar fee negotiated between you the client, and myself the advisor, or up to an annual rate of 1.10% per annum of the funds under advice. For example, if you have \$100,000 invested, my annual fee will be a minimum of \$1,100.

NOTE: Full details of all fees and commissions for Financial Services will be provided to you in a Statement of Advice (SoA), or Record of Further Advice (ROFA) and Product Disclosure Statements at the time of receiving any recommendation.

Commissions received from product providers

Upfront or ongoing commissions from insurance providers may be received by AFSG. AFSG may also receive initial and/or ongoing commissions from product providers in relation to other financial products under an arrangement that began prior to 1 July 2013.

An upfront commission is a one-off payment paid by the product provider based on a percentage of the amount of funds you invest, the insurance premium you pay or the size of the margin loan you take out.

This is paid at the time you purchase the investment or insurance or take out the margin loan.

Life Insurance Products

Depending on the product you purchase, AFSG may receive between 0% and 121% of the annual premium as initial commission, and between 0% and 33% p.a. of the annual premium for ongoing (trail) commission. AFSG passes up to 100% of these commissions to us.

Example

We recommend an insurance product to you. The annual premium is \$450 p.a. AFSG may receive up to \$544 as an initial payment and may pass \$544 to us. Assuming the premium stays the same, each year, AFSG may receive up to \$49 p.a. as an ongoing (trail) commission and may pass up to \$49 to us.

Does AFSG charge any fees?

AFSG will not charge you any additional fees. However, it may retain up to 10% of all fees and/or commissions generated by its Authorised Representatives.

What amounts do my employer and other related entities receive for financial services?

Creative Wealth Ideas Pty Ltd receives 100% of fees, commissions and incentives, and the remaining 0% is received by me. The directors of Creative Wealth Ideas Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders.

Do I provide referrals for certain financial services or receive referrals from third parties? If so, what benefits do I receive from these referrals?

I may receive a payment for making a referral to an external specialist such as an accountant or solicitor. Any amount payable will be disclosed in the SoA or RoFA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA or RoFA provided to you. This will be paid by Iconsolidate Pty Ltd to the external party and will be at no additional cost to you.

What other benefits do AFSG and my financial adviser receive from product providers?

Some product providers, who had an existing arrangement with AFSG prior to 1 July 2013, pay a licensee rebate to AFSG based on the total funds invested in their products or insurance premiums paid for their insurance products, amount of margin loans made by AFSG's Authorised Representatives. For example, BT Financial Services currently pays 25% of their net administration fees to AFSG for all investments recommended by AFSG's Authorised Representatives in select BT SuperWrap and BT Investment Wrap platforms.

In addition to the standard commission rates, additional bonuses may be paid by TAL in relation to the overall level of business that AFSG has placed in TAL products. Any such bonuses will be paid to the licensee AFSG, and the licensee will retain these bonuses.

Amounts of new business premium in excess of \$100,000 within the AFSG group may result in AFSG receiving higher upfront commission rates. The higher percentage could be between 10%-17.5%. If AFSG qualifies for the new business bonus, they may qualify for an additional bonus if they have clients with insurance premiums totaling over \$250,000 in TAL insurance products. This in force bonus could be between \$10,000-\$100,000 and is paid annually. The amounts of the new business and inforce bonus may be increased by up to 150% if AFSG achieves a specified target level of retention of TAL policies.

These commissions have no impact on the premium you pay for your insurances.

AFSG does not pass on a share of the licensee commission to its Authorised Representatives.

Other benefits

We and AFSG may also receive additional benefits such as help with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events that are below \$300. These benefits that are between \$100 and \$300 in value, and other benefits, that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes, are recorded in a register which meets legislative requirements. The AFSG Register is publicly available and AFSG can provide a copy to you for a small charge at your request.

FURTHER DETAILS ON REMUNERATION AND BENEFITS RELATING TO FINANCIAL SERVICES

When you are provided with personal advice on specific financial products, we will disclose certain details of remuneration (including commission) or other benefits that we receive, or that AFSG or another associated person receives, as a result of that advice (Remuneration or Benefits).

If the Remuneration or Benefits can be calculated at the time you receive personal advice, these amounts will be disclosed at that time, or as soon as practicable after that time in the SOA, ROA or ROFA. If the Remuneration or

Benefits cannot be calculated at the time you receive personal advice, we will disclose how these amounts will be calculated instead.

These details will only be disclosed when personal advice is given if the Remuneration or Benefits are reasonably capable of influencing us in providing the advice.

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

Neither Australian Financial Solutions Group Pty Ltd, its Authorised Representatives nor any related companies have any association with any product issuer that could be expected to influence us in the provision of the financial services.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

We may disclose your personal information to other members of our organisation, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at your request by contacting admin@afsg.net.au It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the *Privacy Act 1988* (Cth), or a registered privacy code and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

MEETING OUR OBLIGATIONS

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES

Both we and "AFSG" endeavour to provide you with quality financial advice. If you have any complaints, we and "AFSG" are committed to resolving them as quickly and as fairly as possible.

If you have a complaint or concern about the service provided to you, we encourage you to take the following steps.

Contact us about your concern. If your concern is not resolved to your satisfaction within five days, you may contact "AFSG" by writing to:

Suite 2, 23 Bowman Street, South Perth. WA 6151

Phone: (08) 9200 2795 Email: admin@afsg.net.au

If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Financial Ombudsman Service (FOS). The FOS independently and impartially resolves disputes between consumers, including some small businesses and participating financial services providers. The FOS provides an independent dispute resolution process covering complaints about financial services including; banking, credit, loans, general insurance, life insurance, financial planning, investments stock broking, managed funds and pooled superannuation trusts. You may contact the FOS by writing to:

GPO Box 3 Melbourne VIC 3001
E mail: info@fos.org.au Website: www.fos.org.au Phone: 1300 780 808

The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by writing to:

Australian Securities & Investments Commission
GPO Box 9827 SYDNEY NSW 2001
OR
PO BOX 4000 Gippsland Mail Centre VIC 3841
Website www.asic.gov.au Phone 1300 300 630

Other Information

The law requires "AFSG" to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by "AFSG" or its Authorised Representatives. "AFSG" has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

Managed Discretionary Account services

A Managed Discretionary Account service ('MDA') is a financial service that allows an Australian Financial Services licensee (and its representatives) to invest in financial products on behalf of a client, and/or manage a client's (financial product) investment portfolio, on a discretionary basis.

For this service to be offered and conducted by a licensee the licensee must be authorised by the Australian Securities & Investments Commission ('ASIC') to advise and deal in an MDA service and the client must enter into an MDA contract with the licensee.

Limited Managed Discretionary Account service

ASIC has granted relief to licensees from particular MDA requirements in circumstances where a client has accepted a licensee's recommendation to invest in financial products via a regulated platform (Investor Directed Portfolio service, Superannuation Wrap or Master trust) and the client gives the licensee a limited Power of Attorney to discretionarily transfer the money invested in one financial product to another within the same regulated platform. The financial products must be offered by, and form part of, the regulated platform. This discretion is commonly referred to as a 'Limited Managed Discretionary Account' ('LMDA').

The LMDA Power of Attorney allows the licensee to rebalance a client's portfolio, or replace a financial product with another within the platform, for a particular reason, without having to contact the client and obtain the client's authority to make the changes. Reasons these actions may be necessary is in times of market volatility, which is outside the norm, or the portfolio is overweight in a particular asset class.

If the client agrees that the licensee can manage the portfolio on a discretionary basis the client must enter into a contract with the licensee and sign a section of the regulated platform's application form which directs the platform operator to take instructions from the licensee, on behalf of the client, and act on those instructions.

The MDA service offered by Australian Financial Solutions Group Pty Ltd is limited to this discretion and authority.

The LMDA service is optional for Australian Financial Solutions Group Pty Ltd clients.

What are the significant risks associated with using an LMDA service?

Risks associated with the Authority

- (a) The Authority allows Australian Financial Solutions Group Pty Ltd to make changes to your investments without seeking your prior authority. By giving us the Authority you are bound by our actions and the changes we make to your investments (as long as the changes are within the limits of the Authority and in accordance with the Corporations Act). It is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us

to perform on your behalf. You should contact us if you have any questions.

- (b) Neither Australian Financial Solutions Group Pty Ltd, nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of the managed funds, the return of capital, any specific level of performance, the success or tax effect of any strategy Australian Financial Solutions Group Pty Ltd may use, or the success of Australian Financial Solutions Group Pty Ltd's overall decisions pursuant to the Authority.
- (c) The investment decisions made by Australian Financial Solutions Group Pty Ltd are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable.
- (d) There is also a risk that Australian Financial Solutions Group Pty Ltd's management and investment decisions will not achieve your expectations and needs.
- (e) These risks may also affect the value of your investment and the return you may receive.

How can I give you instructions about the exercising of rights relating to the financial products in my portfolio?

Managed Funds: Managed Funds generally do not have rights or entitlements that you can exercise because your investment is owned by a trust. If any rights or entitlements are offered we will seek your instructions on how to exercise those rights or entitlements.

Securities: If the regulated platform offers particular securities that can be purchased via the platform those securities may have rights or entitlements attached to them that can be exercised by you. For these rights to be exercised by you the securities must be registered in your name and not the regulated platform's custodian. Where such securities are available, and you wish to purchase those securities, we will advise you about whether you can exercise any rights and the process to exercise any rights.

Do I have to enter into a contract for you to provide MDA Services?

Yes. Before we can provide you with any MDA services you must first enter into an MDA Contract with us. This contract will set out the terms and conditions of the LMDA Authority and also an appropriate investment program.

Who prepares the investment program?

Australian Financial Solutions Group Pty Ltd will prepare the investment program. This program generally permits Australian Financial Solutions Group Pty Ltd to rebalance a client's portfolio to ensure the portfolio remains relevant to the client's personal circumstances.

Will the investment program in the MDA Contract comply with the law?

The relevant law is the Corporations Act.

We may either provide you with an Investment Program as part of the LMDA Contract or a separate Investment Program with the LMDA Contract.

In either case we will comply with Division 3 of Part 7.7 of the Corporations Act. This means that we must determine if the LMDA is appropriate for you based on your personal circumstances, needs and financial position, and give you a Statement of Advice that includes our recommendations and remuneration disclosure. The Statement of Advice may either form part of the contract or be a separate document.

The MDA contract will also contain:

- Statements about the nature and scope of the discretions that we will be authorised and required to exercise under the LMDA contract and any investment strategy that is to be applied in exercising those discretions. and
- Information about any significant risks associated with the MDA contract. and
- The basis on which we consider the MDA contract to be suitable for you. And
- Particular warnings if we have formed the view that you have provided us with inaccurate or limited information, and that the service may not be suitable for you if your relevant personal circumstances change.

Who is responsible for reviewing the investment program?

We are not required to review the investment program to ensure that it remains suitable for you (this is part of the MDA relief that ASIC has granted in respect of a LMDA).

If you proceed with a Statement of Advice (SoA), our review process and Service Agreement will form part of the Statement of Advice (SoA).

Do you provide custodial or depository services for my portfolio?

We do not provide custodial or depository services. Your portfolio interests in the regulated platform are held by the custodian for the platform or the Managed Funds.

Are there any costs for using our MDA contract or services?

Australian Financial Solutions Group Pty Ltd will not charge you any additional fees or receive any additional commissions if you participate in the LMDA service other than those fees and commissions disclosed in the remuneration section of this FSG.