

Viridian Select Pty Ltd

Financial Services Guide

Part 1 (General)

Version 2.1

Issue date: Oct 1, 2021



VIRIDIAN
SELECT

Financial Services Guide

Part 1

About this document

This FSG provides you with important information about Viridian Select Pty Ltd (Viridian Select or Licensee) and its Corporate and Authorised Representatives, who will provide you with the financial services described in this FSG. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this FSG. We suggest you retain this FSG for future reference. If any part of this FSG is not clear, please speak to your advisor.

It sets out the circumstances in which we are required to provide you with a Statement of Advice (**SOA**) in relation to any personal advice you may receive from us in the provision of services that we offer, when we will provide you with a Record of Advice (**ROA**), and the circumstances in which we will provide you with a Product Disclosure Statement (**PDS**). The SOA describes the basis upon which we have made a specific recommendation, and the PDS (which may relate to the personal advice that we provide) provides information about the products that we may recommend to you. The ROA relates to further advice being provided post the provision of a SOA.

Should you wish to request a copy of the ROA you may obtain this by contacting us on any of the contact details provided to you for a period of seven years from when the further advice was first provided to you. If you would like further information about these matters, please contact us.

This Financial Services Guide (FSG) has been authorised for distribution to retail clients by the authorising licensee:

Viridian Select Pty Ltd
ABN 41 621 447 345
Australian Financial Services Licence 515 762 (AFSL)
Level 17, 120 Collins Street
Melbourne VIC 3000

Phone: 1300 84 74 34
Email: enquiries@viridiansselect.com.au
Website: viridiansselect.com.au

This FSG consists of two documents:

- Financial Services Guide Part 1 (General), Version 2.1, dated 1 October 2021 (**Part 1**); and
- Financial Services Guide Part 2 (Advisor Profile) (**Part 2**).

Part 1 of this FSG contains important information about:

- › The financial services we offer as Authorised Representatives or Corporate Authorised Representatives of Viridian Select as the holder of an AFSL.
- › The financial services that Viridian Select offers
- › The process we follow to provide financial services
- › How we, our associates, and Viridian Select are paid
- › Any arrangements which may influence our advice to you
- › How we and Viridian Select protect your privacy, and
- › Who you can contact if you have a complaint if you are not satisfied with the services or advice provided.

Part 2 of this FSG is an Advisor Profile and includes information on the services we are authorised to provide on behalf of Viridian Select, the Advisor's experience, qualifications, and professional memberships.

References in this FSG to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Viridian Select or its Authorised Representatives or Corporate Authorised Representatives, as the context requires.

Lack of Independence

We are not independent, impartial, or unbiased in relation to the provision of personal advice because:

- We may receive commissions when you purchase life risk insurance products that we have recommended.
- We benefit indirectly from fees paid to Infinity Asset Management when you invest in Separately Managed Funds we recommend which are managed by IAM, due to our corporate structure.
- We only provide advice in relation to products on our Approved Product List, unless we consider it in your best interests to use a different product to meet your needs and objectives.

Financial Services Guide

Part 1

Who provides the financial services described in this FSG?

The financial services described in this FSG are provided by us as either a Corporate Authorised Representative or an Authorised Representative of Viridian Select. Part 2 of this Guide contains further details about your financial advisor, including experience, qualifications and professional memberships.

Who is responsible for the financial services described in this FSG?

As the holder of an AFSL, Viridian Select is responsible for the financial services we provide to you. The law requires Viridian Select to have arrangements in place to compensate affected persons for loss or damage they suffer from certain breaches of the Corporations Act by Viridian Select and/or its Authorised Representatives. Viridian Select has internal compensation arrangements as well as Professional Indemnity insurance that satisfy these requirements.

About Viridian Select

Viridian Select is a wholly owned subsidiary of the Viridian Financial Group Limited (ABN 83 605 280 797, AFS Representative Number 001235324) (VFGL). VFGL is made up of a number of entities that provide financial advice and financial services.

Viridian Group

The Viridian Group provide financial services such as financial advice, funds management, insurance, superannuation, investment and administrative services.

The Viridian Group includes:

- › Viridian Portfolio Management Ltd (ABN 67 605 994 741, AFS Representative Number 001235325) (VPM) and
- › Viridian Financial Group Limited (ABN 83 605 280 797, AFS Representative Number 001235324) (VFGL),

who are authorised representatives of Viridian Advisory Pty Ltd (ABN 34 605 438 042) (AFSL 476223) (VA). VPM, VFGL, VS and VA are associated entities, and are part of the Viridian Group.

Our advisors meet strict education, training and skills standards and are supported by teams of specialists in investment research and product solutions. The strength of the specialist teams upon which our advisors can call, at any time, means you have access to the latest financial strategies and technical knowhow and a diverse range of quality investment products.

What financial products and services are we authorised to provide advice on?

We are authorised on behalf of Viridian Select, to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- › Basic and non-basic deposit and payment products
- › Derivatives (including warrants)
- › Debentures, stocks or bonds issued or proposed to be issued by a government
- › Life products
- › Interests in managed investment schemes (including investor directed portfolio services and MDA services)
- › Retirement savings accounts
- › Superannuation (including Self-Managed Superannuation Funds (SMSFs))
- › Securities
- › Standard margin lending facilities (including structured investments).

Some of the services we can provide you (unless otherwise stated in Part 2 of this Guide) are:

- › Financial planning advice
- › Wealth accumulation advice
- › Superannuation advice, including advice to establish self-managed superannuation funds
- › Redundancy advice
- › Retirement advice
- › Gearing strategies
- › Cash flow advice
- › Social security benefits advice
- › Life and disability insurance advice
- › MDA services; and estate planning services (financial planning).

When we provide these services to you, we will be providing financial product advice and dealing in the classes of financial products listed above as authorised representatives of Viridian Select. When we provide financial products and services, we and Viridian Select will act for you (and not for product issuers or other Viridian Group entities).

How we select the products we recommend

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of approved products (APL) for authorised representatives under the Viridian Select licence to choose from. We conduct due diligence on external experts that provide us with research.

When providing personal advice, we'll only recommend a product if we're satisfied it is in your best interests, and it is appropriate for you. In doing so, we'll conduct a reasonable investigation into products, depending on your personal circumstances, which may include investigating and recommending products which are not on the APL.

How do we ensure that the personal advice we give you suits your needs and objectives

To ensure your advisor provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your advisor (referred to as 'we' below) will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer
2. We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. We will help you identify your goals and may discuss your attitude towards investment risk
4. We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product, we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, an RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice. Where we recommend financial products, we will provide you with a product disclosure statement (PDS) or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.
5. We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
6. If you agree, we will then implement those recommendations
7. In line with your needs, we can track your progress towards your goals and objectives, including updating your goals and circumstances, the type of services you may need and providing access to your advisor. This may include assisting with changes to policy and regulations, allowing us to keep your strategy up to date and effective for you. Should you elect to use this service, we will enter into a Fixed Term Service Agreement with you for a period of up to 12 months, which will set out the terms of the fixed term service agreement.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters
2. When we are acting under a managed discretionary account (MDA) service which allows us to manage investments on your behalf, once you have accepted this service in an SoA.

How are we paid for our services

This section sets out the remuneration and fees payable in relation to the provision of the services set out in this FSG, who they are paid to, and when. It is important that you read the information in this section alongside the advisor information in Part Two of this document. All amounts quoted are inclusive of GST.

We will discuss and agree to the fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

All fees and insurance commissions are payable to Viridian Select. Viridian Select pays all fees and commissions to your Advisor and/or their Corporate Authorised Representative.

Where fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe how they are calculated at the time the advice is given, or as soon as practicable after.

Advisor remuneration

Details about how your Advisor and Corporate Authorised Representative are paid are contained within Part Two of this FSG.

How we collect Fees

Depending on the services you require the following fees can apply:

Fees for 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 to the fees before we provide you with advice.

Fixed Term Service Agreement advice fees

If you elect to enter into a Fixed Term Service Agreement, we will work with you to identify and deliver the agreed services over the period of the contract. The fees for this service will be detailed in the Fixed Term Service Agreement, calculated as a set fee, an amount based on the value of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Examples of the fees you may pay for these services can be found in Part 2 of this FSG.

Remuneration in relation to Life Insurance products

If we recommend that you acquire a personal or business life insurance product, and you acquire that product, we will receive initial and ongoing commissions. The initial commission is paid in the first year by the product issuer to us. Ongoing commissions are payments paid by product issuers to us in the years after the first year.

If you initiate an increase to your cover, we may receive initial and ongoing commissions on the increase to your policy cost. The maximum commission we may receive as a result of a client-initiated increase is 66% of the total annual policy cost calculated over the 12 months after the increase. Any ongoing commission on a client-initiated increase is subject to a maximum rate of 22% of the total annual policy cost and is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is higher than the ongoing commissions, the maximum commission that we may receive is set out in the table below.

Date a new product is issued	Initial commission (% of annual policy cost or increase incl. GST)	Ongoing commission pa (% of annual policy cost or increase incl. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 – 121%	0 – 33%
1 January 2018 - 31 December 2018*	0 – 88%	0 – 22%
1 January 2019 - 31 December 2019*	0 – 77%	0 – 22%
From 1 January 2020*	0 - 66%	0 – 22%

* We may receive the pre-1 January 2018 commission rates above from the product issuer if:

- › Your policy was issued before 1 January 2018 and you exercise an option to establish new or additional cover under your policy after 1 January 2018; or
- › Your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Example

You have an existing policy with us with an annual premium of \$500, issued in 2017, and in 2019 you accept our advice to increase the cover on that policy with a corresponding increase in policy cost of \$100 pa. We may receive up to \$121 (121% incl. GST) as initial commission on that increase. If the existing ongoing commission payable on the existing policy is less than \$99, the additional ongoing commission payable to us in respect of this increased policy cost may be up to an additional \$33 (33% incl. GST) (i.e. the total ongoing commission is capped at \$132 (22% including GST of \$600)).

Or, we recommend an insurance product to you and it is issued on 2 January 2019. The first year's insurance premium is \$10,000, the commission will generally be no more than \$7,700 (77% incl. GST). In subsequent years with this example the commissions will be between \$0 to \$2,200 (22% incl. GST).

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Viridian Select may receive up to 35% (incl. GST) of your annual policy cost. This percentage may differ depending on the product issuer and the individual insurance contract. This will be discussed and disclosed to you at the time we provide you with advice.

Generally, such commission is paid to us on a monthly basis by the insurer and is not charged as separate fee to you.

Further details on remuneration and benefits

Fees we pay to referrers

If you have been referred to us by a person or company within or outside the Viridian Group, we may pay the referrer a fee. This fee may be up to 100% of our fees, a percentage of the total amount invested or paid through the referrer, or a flat fee. This will be disclosed to you in your SoA or RoA.

Fees we receive from referrals

Your advisor may have a referral arrangement with various professional service providers, and if we consider it in your interests or you request details of such a provider, we will put you in contact with them. If you subsequently obtain advice from them, they may pay us a referral fee. This fee will be disclosed to you by us at the time of the referral.

Other

Viridian Select and/or your advisor may also receive non-financial benefits from product providers or similar parties. These are valued at under \$300 and might be gift vouchers, tickets to sporting events or invitations to social events. Any benefits received with a value between \$100 and \$300 are recorded in a register by us, together with any other benefits relating to information technology software or support provided by a product issuer, or any education and training benefits provided. To see this register, just ask your advisor.

Product fees that may be applicable to you

Product providers may charge fees for investing in their products. These fees may be initial fees or ongoing fees that include management, account-keeping or performance-based fees. These are generally calculated as a percentage of the value of your investment and are paid out of your funds invested in the product or the money you use to acquire the product. These fees will be described in detail in the PDS or other disclosure document for that product that will be provided to you. We will also include detailed information about applicable product fees in our SOA.

How can you instruct us

You may specify how you would like to give us instructions, for example, by phone, fax, or email, using any of the contact details set out in this FSG. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

What relationships do we have?

VFGL owns 100% of Viridian Select, Viridian Private Wealth Pty Ltd (ABN 83 605 280 797), authorised representative number 001235324 (VPW), and Viridian Advisory; 50% of Cornerstone Super Solutions Pty Ltd (ACN 156 560 002), and is the majority shareholder of Infinity Asset Management Pty Ltd (ABN 50 618 545 172), authorised representative number 001254429 (IAM).

These shareholdings entitle VFGL to corresponding percentages of the annual profits generated by each of these entities. VFGL also owns 100% of Super Wealth Truth, a Self-Managed Super Fund administration service.

The remaining equity in IAM is owned by entities directly controlled by VFGL employees including VFGL's Chief Investment Officer (CIO). This entitles VFGL employees, including VFGL's CIO, to corresponding percentages of the annual profits generated by their shareholdings in IAM. The remaining 50% of Cornerstone is not owned by an entity associated with the Viridian Group.

Cornerstone is a specialist provider of SMSF services including:

- › Fund establishment
- › General SMSF compliance and administration
- › Pension services
- › Limited recourse borrowings
- › Online access to live investment data

We may refer you to Cornerstone for specialist SMSF advice or services. Viridian Select or VFGL may benefit from any services you obtain from Cornerstone as a result of VFGL's part ownership of Cornerstone. This entitles VFGL to participate in 50% of any profit Cornerstone generates for the relevant financial year. VFGL does not otherwise benefit from the referral.

Super Wealth Truth (SWT) is an online provider of SMSF services and is used in limited circumstances depending on the specific needs of clients. VFGL does not receive any fees in relation to SWT.

Product disclosure documents

When your advisor recommends a financial product, we will provide you with the relevant disclosure statement for that product which will generally be called a Product Disclosure Statement (PDS). A PDS contains information about the recommended financial product including the key features, fees, benefits, and risks associated with the financial product. It is important that you read any PDS or disclosure document that is provided to you in relation to your SOA.

Privacy Statement

We comply with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles.

We collect personal information, including sensitive information (e.g. health information), from you to provide you with products and 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 our products or services, and help us run our business. If you do not provide all the information we request, we may not be able to provide a product or service, including financial advice, to you.

We may disclose your personal information to any company within the Viridian Group of companies as well as third parties we engage to do something on our behalf such as our agents, contractors and external service providers, that assist us with our business in creating or implementing your financial plan. This will include external product issuers and complaints bodies to whom a complaint relating to a product or service is referred to, any party acquiring an interest in our business and anyone acting on your behalf.

We disclose your personal information to third parties overseas who provide services to us. The countries in which they are located include the Philippines. We will use reasonable efforts to ensure that the recipient company is subject to a law or scheme that protects your information in a way that is substantially similar to our Privacy Policy and Australian law.

For further details of how we use and disclose your personal information and how you can access and update it, or to lodge a complaint about how we may have handled your personal information, please refer to our Privacy Policy which is available to download from our website at www.viridiansselect.com.au or ask your advisor for a copy.

Professional Indemnity (PI) Insurance

We confirm that Viridian Select has appropriate Professional Indemnity insurance in place, which satisfies the requirements of section 912B of the *Corporations Act 2001* (Cth) for compensation arrangements. The insurance is subject to the terms and conditions of the policy. The insurance includes cover for claims made in relation to the conduct of authorised representatives/employees, including those who are no longer employees, but who were at the time of the relevant conduct.

Complaints process

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

1. Contact your advisor first about your concern
2. If your concern is not resolved to your satisfaction, you may contact us:

Advice Complaints, Viridian Select
Level 17, 120 Collins Street
Melbourne VIC 3000
Phone: 03 8559 3301
Email: complaints@viridiansselect.com.au

We aim to resolve complaints within five business days, but some complaints take longer to resolve. If your complaint is taking longer, we will let you know what is happening and a date by which you can reasonably expect a response – this date will not exceed 30 days from the date you told us about your complaint.

3. If the complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority,
PO Box 3,
Melbourne VIC 3001

4. Australia's corporate, markets and financial services regulator, the Australian Securities and Investments Commission (ASIC), also has a free call information line on 1300 300 630 which you may use to obtain information about your rights.

You may also contact ASIC by writing to:
Australian Securities & Investments Commission
GPO Box 9827, Sydney NSW 2001
Website: www.asic.gov.au

Full details of our complaints policy are available on our website at www.viridiansselect.com.au or ask your adviser for a copy.

Our Contact Details

Viridian Select Pty Ltd
ABN 41 621 447 345

Australian Financial Services Licence 515762 (AFSL) Level
17, 120 Collins Street
Melbourne VIC 3000,

Phone: 1300 84 74 34
Email: enquiries@viridianselect.com.au
Website: viridianselect.com.au

The provision of financial services referred to in this FSG is intended to be and is only available to clients who are located within Australia.

Viridian Financial Group Limited

ABN 67 605 994 741
Level 17, 120 Collins Street
Melbourne VIC 3000
Telephone: 03 8559 3301
Email: enquiries@viridianadvisory.com.au
Website: www.viridianadvisory.com.au

Viridian Select Pty Ltd

ABN 41 621 447 345
Level 17, 120 Collins Street
Melbourne VIC 3000
Telephone: 1300 847 434
Email: enquiries@viridiansselect.com.au
Website: www.viridiansselect.com.au

Viridian Private Wealth Pty Ltd

ABN 83 605 280 797
Level 17, 120 Collins Street
Melbourne VIC 3000
Telephone: 03 8559 3301
Email: enquiries@viridianadvisory.com.au
Website: www.viridianadvisory.com.au

Viridian Advisory Pty Ltd

ABN 34 605 438 042
Level 17, 120 Collins Street
Melbourne VIC 3000
Telephone: 03 8559 3301
Email: enquiries@viridianadvisory.com.au
Website: www.viridianadvisory.com.au

Infinity Assest Management Pty Ltd

ABN 50 618 545 172
Level 17, 120 Collins Street
Melbourne VIC 3000
Telephone: 03 8559 3301
Email: enquiries@viridianadvisory.com.au
Website: www.viridianadvisory.com.au

The provision of financial services referred to in this FSG is intended to be and is only available to clients who are located within Australia.



Viridian Select Pty Ltd Authorised Representatives

Financial Services Guide

Part 2 (Advisor Profile)

Issue date: 3 May 2022

Version: 3.2

Financial Services Guide

Part 2

About this document

This Viridian Select Pty Ltd Authorised Representatives Financial Services Guide (**FSG**) is made up of two documents:

- Financial Services Guide Part 1 (General), (**Part 1**); and
- Financial Services Guide Part 2 (Advisor Profile), (**Part 2**).

The FSG is comprised of Part 1 and Part 2 and these documents should be read together. This document is Part 2.

Viridian Select Pty Ltd (**Viridian Select** or **Licensee**), ABN 41 621 447 345, holds Australian financial services licence (**AFSL**) number 515762 and has authorised the Corporate Authorised Representative and the individual Authorised Representative(s) identified in this Part 2 of the FSG to distribute this FSG to retail clients.

The licensee's contact details are:

Viridian Select Pty Ltd
ABN 41 621 447 345
Australian Financial Services Licence 515762
Level 17, 120 Collins Street
Melbourne VIC 3000

Phone: 1300 84 74 34
Email: enquiries@viridiansselect.com.au
Website: viridiansselect.com.au

This FSG provides you with important information about Viridian Select and its Corporate Authorised Representatives and individual Authorised Representatives (**Advisors**), who will provide you with the financial services described in this FSG.

Part 1 of this FSG contains important information about:

- Viridian Select and the financial services that Viridian Select is authorised to provide
- the process which Viridian Select and its Advisors follow to provide financial services
- how Viridian Select and its Advisors and associates are paid
- any arrangements which may influence Viridian Select and its Advisors advice to you
- how Viridian Select and its Advisors protect your privacy, and
- who you can contact if you have a complaint or if you are not satisfied with the services or advice provided

Part 2 of this FSG is the Advisor Profile and includes specific information about the Corporate Authorised Representative and individual Authorised Representative Advisors who may provide services to you. This Part 2 includes information about the services your Corporate Authorised Representative and Advisor are authorised to provide on behalf of Viridian Select, the Advisor's experience, qualifications and professional memberships and more detailed information about how your Corporate Authorised Representative and Advisor are paid.

Financial Services FSG

Part 2

Who are your Advisors?

Your Advisors are TAG Financial Pty Ltd, ABN (27 280 788 147), a Corporate Authorised Representative of Viridian Select Pty Ltd, Authorised Representative number 280069, and David Mills Director AR Number 257682, Gerard Baker Director AR Number 239331, Gregory McLoughlin AR Number 412015 and Mark Brogan AR Number 1004865. Each Advisor is an Authorised Representative of Viridian Select.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to TAG Financial Pty Ltd and David Mills, Gerard Baker, Gregory McLoughlin and Mark Brogan. In this document, the term 'Advisor' refers generally to Viridian Select's individual Authorised Representatives and Corporate Authorised Representatives.

What experience, professional memberships and qualifications do your Advisors have?

David Mills

Authorised representative number: 257682

David has extensive experience in the financial services industry and has the following qualifications, professional memberships and industry experience:



- Advanced Diploma of Financial Services (Financial Planning) via IIT
- Diploma of Financial Services via Tribeca
- Accreditation in Self-Managed Superannuation Funds (SMSFs) via Integratec
- Accreditation in Margin Lending and Geared Products via Kaplan
- Accredited Listed Products Advisor (ALPA) via Kaplan
- Associate Member of the Financial Planning Association FPA (Financial Planner AFP[®]) since 1993.

David has been involved in the financial planning industry in various capacities including product administration and distribution with large funds management and insurance companies since 1975.

David has been providing financial advice to clients since 1993.

David is a Principal of TAG Financial along with Gerard Baker and has been since its inception in 2004.

Gerard Baker

Authorised representative number: 239331

Gerard has extensive experience in the financial services industry and has the following qualifications, professional memberships and industry experience:



- RG146 compliant
- Fully licenced insurance and superannuation advisor
- Gerard specialises in providing personal and small business insurance advice.

Gerard has been active in the financial planning industry since 1987 – providing advice to individual clients as well as small business clients since 1991.

Gerard previously ran his own insurance practice for 18 years and has been a principal of TAG Financial along with David Mills since its inception in 2004.

Gregory McLoughlin

Authorised representative number: 412015

Greg has extensive knowledge in the financial services industry and has the following qualifications, professional memberships and industry experience:



- Certified Financial Planner (CFP)
- Masters of Commerce (Financial Planning)
- Bachelor of Business (Accounting).

Greg has experience in both the public and private sector, providing advice and developing strategies for clients to meet their needs, since 2011.

Mark Brogan

Authorised representative number: 1004865

Mark has extensive experience in the financial services industry and has the following qualifications, professional memberships and industry experience:



- Advanced Diploma of Financial Planning
- Foundation Diploma in Financial Planning
- Accreditation in Margin Lending and Geared Products via Kaplan Professional.
- Associate Member of the Financial Planning Association FPA (Financial Planner AFP®).

Mark also has a Bachelor of Science (B.Sc. (Met)) from the University of Melbourne.

Mark has been providing financial advice to clients since 2006 and has experience in the banking industry as well as both public and private sector superannuation.

Do your Advisors have any associations and relationships?

David Mills and Gerard Baker have an association with TAG Financial Pty Ltd (27 280 788 147) as directors. Fees and commissions are paid to TAG Financial Pty Ltd by Viridian Select (ABN 41 621 447 345 AFSL 515762); for distribution to the directors.

Gregory McLoughlin and Mark Brogan have an association with TAG Financial Pty Ltd (27 280 788 147) as Authorised Representatives.

TAG Financial Pty Ltd (27 280 788 147) is a Corporate Authorised Representative of Viridian Select (41 621 447 345) and is not a related company of Viridian Select. TAG Financial's Authorised Representative number is 280069.

What areas are your Advisors authorised to provide advice on?

TAG Financial Pty Ltd is authorised by Viridian Select to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients.

David Mills is authorised by Viridian Select to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients, including in relation to the following financial products:

- basic and non-basic deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes (including investor directed portfolio services)
- retirement savings accounts
- superannuation (including Self-Managed Superannuation Funds (SMSFs))
- securities; and
- standard margin lending facilities (including structured investments).

Gerard Baker is authorised by Viridian Select to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients, including in relation to the following financial products:

- basic and non-basic deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- retirement savings accounts; and
- superannuation.

Gregory McLoughlin is authorised by Viridian Select to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients, including in relation to the following financial products:

- basic and non-basic deposit and payment products

- debentures, stocks or bonds issued or proposed to be issued by a government
- life risk insurance products
- interests in managed investment schemes (including investor directed portfolio services)
- retirement savings accounts; and
- superannuation; and
- securities.

Mark Brogan is authorised by Viridian Select to provide financial product advice and to deal in financial products, in relation to retail or wholesale clients, including in relation to the following financial products:

- basic and non-basic deposit and payment products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products
- interests in managed investment schemes (including investor directed portfolio services)
- retirement savings accounts
- superannuation; and
- standard margin lending facilities (including structured investments).

When your Advisor provides these services to you, they will be providing financial product advice and dealing in the classes of financial products listed above as Authorised Representatives of Viridian Select (authorised under Viridian Select's AFSL number 515762). When your Advisor provides financial services, they will act for you and not for product issuers or other Viridian Group entities.

Are there any services your financial Advisors are not authorised to provide?

David Mills is not authorised to provide the following:

- derivatives (including warrants); and
- MDA services.

Gerard Baker is not authorised to provide the following:

- derivatives (including warrants)
- interests in managed investment schemes (including investor directed portfolio services)
- MDA services
- Self-Managed Superannuation Funds (SMSFs)
- securities; and
- standard margin lending facilities (including structured investments).

Gregory McLoughlin is not authorised to provide the following:

- derivatives (including warrants)
- MDA services
- Self-Managed Superannuation Funds (SMSFs); and
- standard margin lending facilities (including structured investments).

Mark Brogan is not authorised to provide the following:

- derivatives (including warrants)
- MDA services
- Self-Managed Superannuation Funds (SMSFs); and
- securities.

You can ask for a referral for any of these services. If we receive a specific fee for this referral, it will be explained below under the heading: 'Will your financial advisor be paid when making a referral'. It may also be disclosed in an advice document such as a Statement of Advice (**SOA**) or Record of Advice (**ROA**), if I provide you with personal advice.

How can you provide instructions to us?

You may provide instructions to us by using any of the contact details provided in the Contact Us section.

Privacy Statement

In addition to the information provided in Viridian Select Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details

around privacy are available on TAG Financial's website www.tagfinancial.sydney and/or by calling us on (02) 8884 7444.

Complaints handling

Please contact your Advisor to discuss your complaint. Our complaints handling process is outlined in more detail in Part 1 of this FSG.

How will your financial advisor be paid for the services provided?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by your advisor are paid to Viridian Select.

David Mills and Gerard Baker receive director fees and profit share as directors of TAG Financial Pty Ltd. The profits of TAG Financial Pty Ltd are shared equally between the Directors.

Gregory McLoughlin and Mark Brogan are employees of TAG Financial Pty Ltd. TAG Financial Pty Ltd pays its employees a salary plus superannuation. TAG Financial Pty Ltd also retains the discretion to give advisors additional benefits which may be based on meeting professional or compliance standards and/or performance against financial or non-financial performance objectives. These additional benefits may be in the form of further payments (such as bonuses) or may be non-monetary benefits (such as opportunities to undertake further study). This bonus potential does not influence your advisors' advice or any recommendations made.

We may also receive other benefits as detailed below under the headings: 'What other benefits do your financial advisors receive?' and 'Will your financial advisor be paid when making a referral?'

What is your financial fee structure?

As part of detailed financial advice and financial services, there are costs to you at various stages of the process. Before making any

recommendations, we will discuss and agree the fees with you.

Recommendation

We charge fees for the preparation and presentation of our advice. These fees are based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We charge a plan preparation fee of up to \$4,400 inclusive of GST however this will vary depending on whether or not you agree to implement our advice. Plan preparation Fees will be detailed in full in your SOA or ROA.

Implementation Fees

We may charge fees for the implementation of our advice or for arranging transactions on your behalf without advice (such as when we provide an 'execution only' service). Implementation Fees are based on your individual circumstances, the complexity involved in your situation and the value of your portfolio. The Implementation Fees will not exceed \$4,400 inclusive of GST and will be charged after we provide our implementation or transaction services. We will discuss these fees with you and gain your agreement to the fees before we provide you with our services. Implementation Fees will be detailed in full in your SOA or ROA.

Fixed Term Service Agreement Advice Fees

If you elect to receive advice services from your advisor, we will agree to the arrangements with you via a Fixed Term Service Agreement for a period of up to 12 months. If you choose to have us conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. Fees to provide advice services are up to \$20,000 (inclusive of GST), and increase depending upon the level of service agreed and funds invested.

Infinity Asset Management (only where you are recommended or use this product)

A separate fee is charged by IAM in relation to SMA services. This fee is a percentage of your portfolio and generally will not exceed 0.275% p.a. (incl. GST), calculated on the average daily balance for the month of your portfolio. For example, if the average daily balance of your SMA portfolio for each month in a year is

\$100,000, you will be charged an amount of up to \$23 for each month, or up to \$275 over a 12 month period. This will be in addition to any other fees agreed via a Fixed Term Service Agreement.

We may also receive the following commissions if we provide advice about new or existing life insurance policies: remuneration in relation to Life Insurance as set out in FSG Part 1.

Risk commission

Where risk products (e.g. life insurance) are recommended, the insurance provider pays an initial commission, which is up to 66% (inclusive of GST) of the value of the first-year premium. The insurance provider will also pay a renewal premium amount of up to 22% (inclusive of GST). This commission is paid by the insurance provider and is not an additional cost to you.

What amounts does the licensee and other related entities receive for financial services?

TAG Financial Pty Ltd employs the Individual Authorised Representatives.

TAG Financial Pty Ltd pays a licensee fee to Viridian Select to cover the administration, support and licensee services that Viridian Select provides to it. This arrangement allows TAG Financial to maintain our authorisations to provide financial services and allows TAG Financial to access Viridian Select's administration and support services. These payments are made by TAG Financial and are not charged as a separate fee to you.

TAG Financial Pty Ltd receives 100% of fees, commissions and incentives. The directors of TAG Financial have a profit share arrangement to distribute company profits annually to shareholders.

What other benefits do your financial advisors receive?

In addition to the remuneration detailed above, we may also receive other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy to the register is available on request for a small charge.

TAL Bonus Partner Program

TAG Financial has been invited to join the TAL Bonus Partner Program. As a member of that program, TAG Financial may be eligible for either an additional payment and/or increased commission payments as a result of the increase in net in force premiums our clients have with TAL at the end of the qualifying period. If we recommended that you retain, increase or obtain personal risk insurance with TAL then further information on how the additional commissions TAG Financial may receive is calculated will be provided to you within an advice document (SoA or RoA).

Will your financial advisor be paid when making a referral?

We may receive a payment for making a referral to an external party such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SOA or the Referral Form 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 us by an external party and you accept the services we provide, we may make a payment to the external party for that referral. Any amount payable will be disclosed to you. This will be paid by us to the external party and will be at no additional cost to you.

How can you contact us?

Your Financial Advisors can be contacted:

David Mills	mobile: 0411 277 277	email: david@tagfinancial.sydney
Gerard Baker	mobile: 0414 322 110	email: gerry@tagfinancial.sydney
Gregory McLoughlin	mobile: 0481 700 543	email: greg@tagfinancial.sydney
Mark Brogan	mobile: 0473 467 074	email: mark@tagfinancial.sydney

Practice details:

TAG Financial Pty Ltd

Address: Level 2, Suite 19, 6 Meridian Place, Bella Vista NSW 2153

Phone: 02 8884 7444

Email: info@tagfinancial.sydney

Website: www.tagfinancial.sydney

Postal address: PO Box 7005, Norwest NSW 2153

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