



# Financial Services Guide

## Purpose of the Financial Services Guide (FSG)

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Financial Advisers who is your advice provider.

This FSG covers the following:

- ✓ Information about KDM Financial and Estate Planning Pty Ltd, (KDM Financial) as a licensee
- ✓ Details on how you may instruct your adviser
- ✓ Who will be responsible for providing the financial services?
- ✓ Details of the financial services and/or products KDM Financial can provide
- ✓ The documents you may receive
- ✓ Remuneration received
- ✓ Other forms of remuneration or benefits
- ✓ Privacy (i.e. collection and handling of your personal information)
- ✓ The complaints procedure
- ✓ Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, KDM Financial is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to KDM Financials’ authorised representatives.

## Who we are and what we stand for

KDM Financial is the holder of AFSL No: 516642. Under the Corporations Act and our licensing obligations regulated by the Australian Security & Investment Commission (ASIC) and the Financial Adviser Standards and Ethics Authority (FASEA), our Financial Advisers (Advisers) act on our behalf and accordingly, we are responsible for the financial advice and services they provide.

### Lack of Independence

KDM Financial and our Advisers are not independent, impartial or unbiased.

This is because from time to time, KDM Financial receive commissions for life insurance products we provide advice on, this automatically prohibits us from calling ourselves the above terms.

We pride ourselves in always putting your interests before ours when giving advice.

## Our responsibility

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged, by law, to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, our Advisers adhere to the FASEA Codes of Ethics and the Tax Practitioner Board Code of Ethics.

## What we can provide

KDM Financial is licensed to provide financial product advice on the following services:

- ✓ Wealth creation strategies
- ✓ Life insurance advice
- ✓ Superannuation strategies
- ✓ Debt reduction strategies including budgeting
- ✓ Cash flow management
- ✓ Retirement planning
- ✓ Aged care strategies
- ✓ Estate planning strategies
- ✓ Tax (financial) advice
- ✓ Centrelink planning
- ✓ Salary packaging

We can advise on the following products to both retail and wholesale clients:

- ✓ Basic deposit products
- ✓ Debentures, stocks and bonds
- ✓ Life insurance (personal and business)
- ✓ Managed investments
- ✓ Investor Directed Portfolio Services (IDPS)
- ✓ Retirement Savings Accounts (RSA)
- ✓ Securities
- ✓ Standard margin lending
- ✓ Superannuation (all)
- ✓ SMSF

KDM Financial maintains an Approved Product List (APL). Subject to meeting the required training and authorised area of expertise, your Adviser is able to recommend any products on the KDM Financial's APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your Adviser may apply to KDM Financial's Investment & Risk Committee to obtain a one-off product approval.

## Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives, and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- ✓ Statement of Advice (SoA)
- ✓ Record of Advice (RoA)
- ✓ Product Disclosure Statement (PDS)
- ✓ Fee Disclosure Statement (FDS)
- ✓ Ongoing Service Agreement

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures, including details of any remuneration payable.

Where you receive ongoing or further advice, an RoA may be provided.

If a product recommendation is made, a link to the relevant PDS will be included in the SOA. The PDS will include detailed information on the financial products including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the

services you received and the fees you paid during the period. The FDS will be provided to you annually.

Alongside an FDS, your Adviser is also required to provide you with an Ongoing Service Agreement every year to give you the option of renewing the existing ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

## How to give instructions

Your adviser may accept your instructions electronically, phone, letter or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this occurs.

## Your privacy

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

KDM Financial respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide to us. For detailed information on

how we handle your personal information, please see our Privacy Policy.

This Policy is located at:

[www.kdmfinancial.com.au/privacy-policy/](http://www.kdmfinancial.com.au/privacy-policy/) or contact us at [admin@kdmfinancial.com.au](mailto:admin@kdmfinancial.com.au) to request a hard copy.

## Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- ✓ Financial product providers
- ✓ Financial planning software providers
- ✓ Administration and paraplanning service providers
- ✓ IT service providers

KDM Financial may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for our Advisers.

All reasonable steps will be taken to ensure that third party service providers comply with the Privacy Act 1988.

Please discuss your concern (if any) with your Adviser at your first meeting.

## Licensee Remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- ✓ An initial fee for service; or
- ✓ An ongoing fee for service; or
- ✓ An implementation fee; or
- ✓ Commission on insurance payments from product providers where applicable\*; or
- ✓ A combination of any of the above.

\*KDM Financial will receive a commission from the insurance product provider with whom your business is placed. The amount varies depending upon the product, but it is usually in the range of 0% - 60% of the premium (excluding taxes and statutory charges). The commission payable is included in the premium quoted to you, therefore there is usually no additional cost to you. Details of the specific commission will be outlined to you in your SoA or RoA. If other fee for advice is being charged, they will be also outlined in your SoA or RoA.

Ongoing commissions may also be payable upon renewal of the policy, these will also be disclosed in the SoA or RoA.

*(e.g. For example, for an insurance product with an annual premium of \$2,000, where the product provider pays an upfront commission of 60%, the commission received will be \$1,200. The product provider could also pay 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming the same annual premium of \$2,000, the ongoing commission would equate to \$200 per year.)*

Details of the fees that you will be charged will vary based on the service you engage your Adviser for. Your prior consent regarding any, fees & benefits to be paid to your Adviser will be obtained prior to the financial service being provided. Agreed services and the applicable fees will be outlined to you in the Adviser's terms of Engagement. All fees are inclusive of GST.

## Remuneration

KDM Financial also markets under MT Wealth, a company name licensed under Marsh Tincknell Accountants.

Marsh Tincknell Accountants receives 15% of fees and commissions for referring clients to KDM Financial.

## Referrals

KDM Financial is fully aligned to the FASEA Code of Ethics whereby your Adviser must abide by the Code when referring you to a third party for a service that they can't provide and in reverse, if a third party refers you to the Adviser. Provided that there is no conflict of interest for the Adviser and that the service is in your best interest, the third party may receive a fee for the referral.

If your Adviser referred you to a third party for a service they could not provide, the Adviser cannot receive a referral fee. The Advisers' employer can receive the fees provided it does not create a conflict for your Adviser. It is important to note that your Adviser will only refer you to another party if it is in your best interest to do so.

As part of the Code, you must give free, prior and informed full consent for any benefit that will be obtained before being referred.

You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

## Other Forms of Remuneration or Benefits

KDM Financial and/or our Adviser may receive non-monetary benefits where:

- ✓ The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- ✓ The benefit has a genuine education or training purpose (including attendance of conferences) and is relevant to providing financial product advice; and/or
- ✓ The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received, valued between \$100 and \$300, are disclosed in the Adviser's register. A copy of the register is available upon request.

## Related Companies

Neither your Adviser nor KDM Financial have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

## Training and Development Support

KDM Financial may receive payments or benefits from product providers in return for granting rights to promote their product and give presentations at conferences and/or professional development training days.

KDM Financial will use these payments to pay for costs associated with the education components of such conferences, training of advisers or professional development days.

## Professional Indemnity




KDM Financial maintains a policy which includes appropriate Professional Indemnity Insurance cover for KDM Financial and your Adviser for the financial services they provide to you as required by section 912B of the Corporations Act 2001 and the financial services regulations.

## Complaints

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

- 1 Lodge a complaint via phone, email, letter or in person.
- 2 We will acknowledge receipt of a complaint immediately, or as soon as practicable.
- 3 We will investigate the matter and aim to resolve it within 5 business days from receiving your complaint.
- 4 If you are not satisfied or wish to obtain a written response from us, we will provide you with a written response with our outcome within 30 calendar days from receiving your complaint.
- 5 If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.



-  1800 931 678 (free call)
-  [info@afca.org.au](mailto:info@afca.org.au)
-  Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

If you need help to make or manage your complaint, you can appoint someone (i.e. a family member or a friend) to represent you.

We will also consider other assistance options to make your complaint process easier and more accessible for you. Please let us know if you require such assistance.

For more details about our complaints handling policy, please visit:

<https://kdmfinancial.com.au/important-information/#complaints>

## Tax Practitioners Board (TPB)

KDM Financial is a registered tax (financial) provider with the TPB, and you may lodge a complaint directly with the TPB. To lodge your complaint with TPB you may visit their website at [www.tpb.gov.au](http://www.tpb.gov.au) and lodge your complaint using their online form.



Alternatively, you may contact the TPB directly by phoning them on 1300 362 829.





## Australian Securities and Investment Commission (ASIC)



ASIC has a free call Infoline on 1300 300 630, which you may use to make a complaint or obtain information about your rights.

## Contact Us

KDM Financial & Estate Planning Pty Ltd  
ABN 29 130 240 578 AFSL 516642

-  Level P1, 120 Chalk St  
Lutwyche QLD 4030
-  PO Box 593, Lutwyche QLD 4030
-  1300 731 372
-  [compliance@kdmfinancial.com.au](mailto:compliance@kdmfinancial.com.au)
-  [www.kdmfinancial.com.au](http://www.kdmfinancial.com.au)

## CONTACT GERRY

M: 0414 322 110  
T: (02) 8884 7444  
E: gerry@tagfinancial.sydney  
6 Meridian Place, Bella Vista NSW 2153  
<http://www.tagfinancial.sydney/>



## GERRY BAKER

FINANCIAL ADVISOR

“It’s all about building a real relationship with your clients. Trust, honesty, understanding and mutual respect are the most important factors.”

### QUALIFICATIONS

Fully qualified Insurance and Superannuation Adviser

Maintains ASIC RG146 compliance obligations and accreditation through ongoing continuing professional development (CPD) training.

Authorised Representative - 239331  
Tax Practitioners Board - 25142492

### EXPERIENCE

Gerry has been in the financial service industry since 1980 and in his own practice for 30+ years. He is a founding director of TAG Financial, established in 2004.

Gerry has years of practical experience with business owners and a depth of understanding of the key issues vital for business success.

Gerry’s clients come from all walks of life, but he specialises in business insurances to make sure his clients and their businesses are protected. He also helps these clients with superannuation strategies.

### EXPERTISE

- > Insurance Solutions both Business and Personal
- > Superannuation Strategies

### ABOUT GERRY

Gerry grew up in Sydney, with his early years characterised by a passion for all sports, especially Rugby League and cricket. Still sports mad nowadays, he plays tennis and not enough golf. Gerry’s married with four children who are all in



their thirties and he’s also a proud grandfather of two. Today his passion is to share good food and wine with good company.

### AUTHORISATIONS

Gerard is authorised by KDM Financial and Estate Planning Pty Ltd 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
- > retirement savings accounts; and
- > superannuation.

*This information is of a general nature only and has been provided without taking account of your objectives, financial situation or needs. Because of this, you should consider whether the information is appropriate in light of your particular objectives, financial situation and needs.*

## CONTACT DAVID

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T: (02) 8884 7444  
E: david@tagfinancial.sydney  
6 Meridian Place, Bella Vista NSW 2153  
<http://www.tagfinancial.sydney/>



## DAVID MILLS

FINANCIAL ADVISOR

“Getting to know TAG clients over many years and helping them live their dreams is the most rewarding part of being an advisor.”

### QUALIFICATIONS

Diploma of Financial Services (Financial Planning)  
Advanced Diploma Financial Services (Financial Planning)  
Accreditation in Self-Managed Superannuation Funds (SMSFs)  
Accredited Listed Products Adviser (ALPA)  
Accreditation in Margin Lending & Gearing

Financial Planning Association, AFP  
Authorised Representative - 257682  
Tax Practitioners Board - 25142450

### EXPERIENCE

David has had extensive experience in the financial services industry since 1975, having been involved in various capacities including product administration and distribution with large funds management and insurance companies before moving to providing personal advice in 2004.

David is one of the founding directors of TAG Financial from its foundation in 2004.

David has always taken a great interest in the legislative and technical rules around superannuation and how to use those for the best interests of his clients in formulating any strategy. The other area of interest is how best to formulate a client's portfolio to best suit their risk profile.

### EXPERTISE

- > Superannuation & Retirement Strategies
- > Insurance solutions
- > Investment Strategies

### ABOUT DAVID

David grew up on the leafy North Shore of Sydney where he also met and married his wife and raised two daughters. David is a bit of a fitness junky being a



keen tennis player, snow skier, long distance walker and a mad cyclist who usually rides to work most days and any high mountain road is seen as a challenge.

### AUTHORISATIONS

David is authorised by KDM Financial and Estate Planning Pty Ltd 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
- > superannuation (including Self-Managed Superannuation Funds (SMSFs))
- > securities; and
- > standard margin lending facilities (including structured investments).

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## CONTACT MARK

M: 0473 467 074  
T: (02) 8884 7444  
E: mark@tagfinancial.sydney  
6 Meridian Place, Bella Vista NSW 2153  
<http://www.tagfinancial.sydney/>



## MARK BROGAN

FINANCIAL ADVISOR

“The ability to literally change someone’s life financially for the better is what keeps me getting out of bed in the morning.”

### QUALIFICATIONS

Foundation Diploma of Financial Planning  
Advanced Diploma of Financial Planning  
Bachelor of Science (Met)  
Accreditation in Margin Lending & Gearing

Financial Planning Association, AFP  
Authorised Representative - 1004865  
Tax Practitioners Board - 25593529

### EXPERIENCE

Mark has been providing financial advice to clients since 2006 and has experience in the banking industry as well as with both public and private sector superannuation. Prior to this, Mark worked in managerial and technical roles for several major Australian corporations before deciding to make a career move into providing financial advice.

Mark became a financial advisor because he wanted to help people cut out confusion with their financial situation, create clarity and have peace of mind. Mark prides himself on being able to take complex matters, remove confusion and explain things in an easily understandable way.

### EXPERTISE

- > Superannuation & Retirement Strategies
- > Insurance Solutions
- > Investment Strategies

### ABOUT MARK

Mark grew up in Newcastle, NSW, and after spending some years working in Melbourne and Albury, has resided in Sydney’s Hills District for the last 20 years. He’s married and has raised two sons in the local area such that they now have successful



careers of their own. When he’s not working, Mark enjoys spending his time in the inner west visiting local craft breweries, catching up with his sons and their families or he’ll be in the stands at the Sydney Cricket Ground as a passionate Swans fan.

### AUTHORISATIONS

Mark is authorised by KDM Financial and Estate Planning Services Pty Ltd 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
- > superannuation; and
- > standard margin lending facilities (including structured investments).

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## CONTACT GREG

M: 0481 700 543  
T: (02) 8884 7444  
E: greg@tagfinancial.sydney  
6 Meridian Place, Bella Vista NSW 2153  
<http://www.tagfinancial.sydney/>



## GREG McLOUGHLIN

FINANCIAL ADVISOR

“I find the greatest reward is getting to know my clients, to understand their needs and develop technical strategies to assist them in meeting their goals.”

### QUALIFICATIONS

Fully qualified Insurance and Superannuation Adviser

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

Financial Planning Association, CFP  
Authorised Representative - 412015  
Tax Practitioners Board - 26040282

### EXPERIENCE

Greg started with TAG Financial in January 2020, having been in the financial planning industry since 2011. Throughout his career he has worked in client services, paraplanning, associate advisor and financial advisor roles.

Greg's background is technically based around financial legislation and formulating the best strategies to meet client's needs.

Greg enjoys giving personalised, tailored advice to clients, by getting to know his clients so as to understand their needs and develop technical strategies to assist them meeting their goals and ensuring their capital will last them beyond their years well into retirement and beyond.

### EXPERTISE

- > Superannuation Strategies
- > Retirement Planning
- > Insurance Solutions

### ABOUT GREG

Greg grew up in north-west Sydney, and is an active member in the local sporting community, specifically in cricket and football (AFL and soccer).



He is married and the parent of a three-and-a-half-year-old, and loves spending time with his family and friends, playing sport and travelling.

### AUTHORISATIONS

Gregory is authorised by KDM Financial and Estate Planning Pty Ltd 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
- > securities; and
- > superannuation.

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