

# FINANCIAL SERVICES GUIDE

## TR Financial Services Pty Ltd

Date: 22 January 2019

This Financial Services Guide (**FSG**) is provided by: TR Financial Services Pty Ltd ACN 609 906 210 AFSL No. 486082 (**Licensee, we or us**).

### Purpose of FSG

This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.

We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

### Documents you may receive

If we provide you with personal financial product advice, we will provide that advice to you in a statement of advice (**SOA**). The SOA will contain, the basis upon which we provide the advice, and specific information about the remuneration we receive.

We may also record our advice through preparing a record of advice (**ROA**) in some circumstances instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.

If we provide you with advice to establish a self-managed superannuation fund (**SMSF**) or commence a pension or arrange for those services to be provided to you, we will ensure that you are provided with a product disclosure statement (**PDS**) unless we are satisfied that you have already received or have access to all of the information that would have been contained in the PDS. The PDS is provided on behalf of the provider of the financial product and is designed to provide you with information to make an informed decision about whether to acquire an interest in the SMSF. The PDS will include details about the significant risks and benefits, costs, charges and other significant characteristics or features of the SMSF.

If you enter into an ongoing arrangement with us and we charge you fees, you will receive a fee

disclosure statement each year and a renewal notice every two years.

### Financial services we provide

We hold a limited AFSL which authorises us to:

- provide financial product advice on self-managed superannuation funds (**SMSF**).
- provide financial product advice on your existing superannuation products, but only to the extent required for:
  - making a recommendation that you establish a SMSF; or
  - providing advice to you on contributions or pensions under the superannuation product.
- deal (issue, acquire, dispose) or arrange to deal in a SMSF.
- provide class of product advice with respect to:
  - superannuation products; and
  - basic deposit products.

Class of product advice allows us to consider your personal circumstances in determining the appropriate kind of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.

### How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time.

### Who do we act for?

As an AFSL holder, we act on our own behalf when providing you with financial services. We are independent, and are not aligned with any product issuer or re-seller.

### Fees and charges

The Licensee will not charge you a fee for the provision of financial product advice, including the preparation of a Statement of Advice, where required.

### Accounting

Tilbrook Rasheed Pty Ltd may charge you fees which arise as a result of:

- the implementation of any financial product advice the Licensee provides you; or

- the implementation of any 'execution only' instructions that you provide to the Licensee.

This may include fees for preparing SMSF establishment documents, or ongoing audit or compliance fees in relation to a SMSF. These fees will be based on the amount of hours it takes to prepare the necessary documentation. These fees will be set out in the engagement letter you enter into with Tilbrook Rasheed Pty Ltd, or a fee disclosure statement, based on hourly rates of between \$70 and \$410 depending on the staff involved in providing the service.

We do not receive any commissions from product issuers or re-sellers.

Our advisers do not receive any commission payments. They are remunerated independent of the amount of financial services they have provided.

Please contact us if you require any further information about how we or our advisers are remunerated.

### **Associations**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist beyond the Accounting role. If such associations or relationships do come into existence, we will disclose to you in writing.

### **Complaints**

We are fully committed to providing quality financial services. However if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

#### *Step 1*

Please contact us if you have any complaints with respect to our financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 5 business days.

#### *Step 2*

If you are not happy with the outcome, you may request that our compliance officer review your

complaint and our proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

#### *Step 3*

If you are still not satisfied with the decision or we do not respond to you within 45 days after you make the initial complaint, you can contact our external dispute resolution provider, Australian Financial Complaints Authority. AFCA's details are:

Telephone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Mail: GPO Box 3, Melbourne VIC 3001

You may only contact AFCA once you have followed the procedure above.

### **Compensation arrangements**

We hold professional indemnity insurance in respect of our financial services which complies with the *Corporations Act 2001* (Cth). The professional indemnity insurance covers all of the financial services you are provided, even if they were provided by a person who is no longer our adviser.

### **Further Information & Contact Us**

If you have any further queries about our financial services, please do not hesitate to contact us:

TR Financial Services Pty Ltd

13 Greenhill Road, Wayville SA 5034

T: 08 8378 9500

E: [trfs@trca.com.au](mailto:trfs@trca.com.au)