

Financial Services Guide: Part Two

STOP This document is Part Two of a Financial Services Guide & must be read in conjunction with Part One.

This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How NEO Financial Solutions Pty Ltd (the Licensee, 'NEOFS' AFSL 385845) and its Authorised Representatives are paid.

Authorised Representatives Profile



Corporate Authorised Representative Profile

Authorised Representative Name	Doney Leahy Pty Ltd
Authorised Representative ASIC Number	304332
Trading Name	Doney Leahy Financial Planners
Business Address	Suite 1 / 14 Ventnor Avenue, West Perth WA 6005
Postal Address	Suite 1 / 14 Ventnor Avenue, West Perth WA 6005
Telephone	08 9486 4791
Fax	08 9321 8506
Email	info@doneyleahy.com.au

Doney Leahy Pty Ltd is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd.

Authorised Representative Profile

Authorised Representative Name	Gerard Victor Doney
Authorised Representative ASIC Number	242672
Mobile	0403 257 726
Email	gerry@doneyleahy.com.au

Gerard Doney is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of Doney Leahy Pty Ltd.

Authorised Representative Background

Gerard (Gerry) Doney is a licensed Financial and Estate Planner who has over 35 years of experience in the Financial Services Industry. What sets Gerry apart from others in this profession? It's the unique professionalism coupled with a passion and genuine interest in serving people.

Financial Products Authorisation



The Authorised Representative named in this FSG has been authorised by NEOFS to provide advice and deal in the following financial products:

✓ Deposit & Payment Products	✓ Managed Investments
✓ Life Products – Life Risk Insurance Products	✓ Securities
✓ Life Products – Investment Life Insurance Products	✓ Self-Managed Superannuation Funds
✓ Superannuation, RSA's & Retirement Income Stream Products	✓ Government Debentures, Stocks & Bonds

The Authorised Representative named in this FSG cannot advise or deal in the following financial products:

✗ Derivatives	✗ Standard Margin Lending Facilities
✗ Managed Discretionary Accounts	

How We Get Paid



NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays Doney Leahy Pty Ltd 96% of all remuneration received. From this Doney Leahy Pty Ltd pays Gerard Doney a salary, share of profits and/or bonuses. Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended.

What Are the Costs



All Fees Are Inclusive of GST.

Your Authorised Representative may provide you with an initial meeting for which there may be a charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to NEOFS or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

Initial Appointment

We will collect information from you at this meeting and provide you with general only advice at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice you will need to have a Statement of advice prepared.	Complimentary for the first 45 minutes
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Wills and Estate Planning / Administration

Estate Planning (wills-facilitation-alliance fee)	\$300 + GST
Estate restructure (comprehensive) fee	\$4,000 + GST

Financial and Estate Planning Statement of Advice (Roadmap) Preparation Fees

	From	To
We may charge for the preparation of our advice.* In the preparation of a financial document, the costs will be twofold. There will be cost of administration in the preparation of the document and there will be a cost for the strategy / advice given. This will be discussed in detail.	\$2,000 + GST	\$4,000 + GST

Risk Insurance Statement of Advice

	From	To
We may charge for the preparation of our advice. This will be discussed in detail. <i>*Upon the acceptance of insurance, we may waive the Statement of Advice preparation fees</i>	\$750 + GST	\$4,000 + GST

Funds Under Management / Ongoing Advice

When servicing our clients, our practice may be remunerated in either of two ways: An hourly rate OR A percentage of Funds Under Management.	\$300 + GST
	1.00% + GST (negotiable)

Life Insurance Advice / Risk Insurance Products Commission

Doney Leahy may also receive an initial commission and renewal commission from the product provider each year while your policy is in force. This is a percentage of the base annual premium you pay. It's important to note, there is a 2 year responsibility period on insurance. If an insurance policy is cancelled within this timeframe, Doney Leahy will be required to repay all profitability back to the insurance company. Doney Leahy reserves the right to recoup this amount from the client. It is our experience that when we establish a new client, our relationship extends well beyond this time. The above, therefore, is generally not an issue.		
<u>Initial commission</u> (For insurance approved from 1 Jan 2020 onwards) Example: if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on maximum	0%	60% + GST
<u>Renewal commission</u> - Example: if your annual premium was \$1000, NEOFS would receive up to \$330 per annum based on maximum	0%	30% + GST

General Advice

We may charge an hourly rate for the services we provide	\$300 / hour + GST
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Insurance Review and Financial Planning Matters

We may charge an hourly rate for the services we provide	\$300 / hour + GST
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Mortgage Document Review

We may charge an hourly rate	\$300 + GST
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Portfolio Administration Fee

Buying or selling of individual stock	\$30 + GST (per trade)
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Fee for Service Hourly Rate

We may charge an hourly rate for the services we provide	\$300 / hour + GST
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Other Remuneration I may receive:

Estate – Insurance claims service

We may charge 2% (+ GST) of risk insurance payout.

Handling fees

A handling fee of \$300 + GST (one off) may apply for **non-financial services**.

FSG Issued by: **NEO Financial Solutions Pty Ltd**
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