

FINANCIAL SERVICES GUIDE



SMARTER
CASHFLOW SOLUTIONS

Introduction

This Financial Services Guide (FSG) is issued by SMARTER CASHFLOW SOLUTIONS PTY LTD ABN 781 371 73605 Australian Financial Services Licence (AFSL) No. 538070 (SmarterCFS).

This FSG is designed to assist you in determining whether to use any of the services offered by Smarter or its Authorised Representatives.

This FSG contains information about:

- SmarterCFS, who as the Licensee, is responsible for the financial services.
- Your financial Adviser.
- The financial services and products your Adviser can provide.
- How SmarterCFS, your Adviser and other related parties are paid for the financial planning services provided to you.
- Any associations or relationships that could create potential conflicts of interest.
- Details of who to contact should you have a complaint.
- SmarterCFS has authorised the distribution of this FSG.

Lack of independence disclosure

SmarterCFS and its representatives are not independent, impartial, or unbiased when providing personal advice to you because we receive commissions when advising and dealing in life risk insurance products that may not be rebated to you in full.

Authorised Representative Profile

This FSG provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain for your reference and any future dealings with SmarterCFS.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

Advice Documents

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of Advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the fees & commissions including information on relevant associations. Where further advice is provided to you that does not involve a significant change your Adviser may provide an ROA. Where there is a significant change, you will be provided with an SOA. You will be advised on whether you will be charged a fee for this prior.

Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is SmarterCFS?

SmarterCFS has been granted an Australian Financial Services Licence, (AFSL 538070) by the regulator Australian Securities & Investment Commission (ASIC) and conducts business through Advisers who are appointed as Authorised Representatives under the SmarterCFS's AFSL.

Who is your Adviser?

Your Adviser will be the authorised representative listed below.

What kinds of financial services, products and advice are available to you.

SmarterCFS can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investment
- Superannuation
- Pre-Retirement
- Retirement
- Self-managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Retail & Wholesale clients

SmarterCFS's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer below for the services which your Adviser is authorised to provide.

SmarterCFS supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals.

SmarterCFS's Advisers act for you and not for any life insurance company, fund manager or bank.

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

Referrals

SmarterCFS may have referral arrangements with selected referral partners.

Should you engage the services of any of these referral partners, SmarterCFS may obtain a benefit in the form of fee or commission or a combination of both. If applicable, you will be provided with details of these arrangements.

How is SmarterCFS paid?

All payments are payable to SmarterCFS except for your investment funds and policy premium payments, which are paid directly to the product provider.

SmarterCFS will forward funds invoiced by the Authorised Representative or Corporate Representative, for services provided to its clients.

What other benefits may product providers give to SmarterCFS or your Adviser?

SmarterCFS does not typically receive any soft dollar benefits such as entertainment or sponsorship from product providers. In the unlikely event that we do, SmarterCFS and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by SmarterCFS and/or your Advisor.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

Does SmarterCFS have any relationships or associations with financial product issuers?

SmarterCFS is not associated with any financial institutions. SmarterCFS's Approved Product List includes a range of financial products from product providers that are typically not related to SmarterCFS or its Authorised Representatives.

What information should you provide to receive personal advice?

You will need to complete a Client Questionnaire which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this.

The information obtained will be assessed by your Adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive and may result in a financial loss.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

SmarterCFS and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone or e-mail or other means.

Compensation arrangements

SmarterCFS maintains Professional Indemnity insurance in accordance with section.912B of the Corporations Act 2001.

Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for SmarterCFS and our authorised representatives in respect to the provision of financial services under SmarterCFS's AFS licence. This insurance also covers us for any authorised representative who has ceased work with SmarterCFS for work done whilst engaged with us.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact SmarterCFS's Complaints Manager by telephone or in writing. SmarterCFS will try to resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, (AFCA).

AFCA provides 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, GPO Box 3, Melbourne VIC 3001

SmarterCFS is a member of this Service.

The Australian Securities and Investments Commission (ASIC) also has an Infoline: 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Issued by:

Smarter Cashflow Solutions Pty Ltd

ABN 78 137 173 605 | AFSL 538070

PO Box 10, Sandringham Vic 3191

Tel 0418 332 225

Email: info@smartercfs.com.au

YOUR ADVISER.

Smarter Cashflow Solutions Pty Ltd ATFT Robert Grigg Family Trust

Smarter Cashflow Solutions Pty Ltd as trustee for the Robert Grigg Family Trust ('SCS') is a Corporate Authorised Representative of SmarterCFS.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Smarter Cashflow Solutions Pty Ltd ATF Robert Grigg Family Trust (SCS)
Australian BusinessNumber	74 262 117 048
Corporate Authorised Representative ASIC Number	339766
Authorised Representative Name	Robert Grigg
Authorised RepresentativeASIC Number	237159
Business Address	Unit 15, 26 Fernhill Rd, Sandringham Vic 3191
Postal Address	P.O. BOX 10, Sandringham Vic 3191
Mobile	0418 332 225
Email	robert@smartercfs.com.au
Webpage	www.smartercfs.com.au

Robert Grigg

Robert Grigg & the Robert Grigg Family Trust are authorised representatives of SmarterCFS.

They are authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Basic & Non-Basic Deposit Products
- Managed Investment Schemes
- Securities
- Self-Managed Superannuation Funds

Remuneration

SmarterCFS receives all remuneration paid upon the provision of services by Robert & the Robert Grigg Family Trust.

SmarterCFS pays SCS a distribution of the amounts received. SCS pays Robert Grigg a salary and profit distribution for services provided to their clients.

YOUR ADVISER

Fee for Service

SCS charges fixed price fees for initial advice and implementation of any; Life Insurance, investments, superannuation, retirement planning and Centrelink issues in the range of \$3,300 and \$13,200 ex GST.

SCS also provide fixed price ongoing service packages on investments, superannuation, retirement planning and Centrelink issues from between \$990 and \$7,750 per annum ex GST.

SCS may charge an hourly rate for the advice we provide; up to \$300 ex GST per hour, for advice on investments, superannuation, retirement planning and Centrelink issues.

All fees quoted are exclusive of GST. All fees and charges will be discussed and agreed with you prior to commencing any work.

You will be invoiced directly for these fees and may elect to pay SmarterCFS directly or have these fees deducted from your investments.

Commission

SmarterCFS may receive initial and ongoing commissions from life insurance companies on their insurance products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed, or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all your agreed fee for service.

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 33% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs incurred for the provision of financial services to you. All insurance commissions are inclusive of GST.

Referral arrangements

Robert may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners, Robert may obtain a benefit in the form of fee or commission or a combination of both. If apparent, you will be provided with details of these arrangements.