

# Financial Services Guide

**Issue Date: 31 December 2025**  
**Version 4**

The Financial Service Guide (FSG) is an important document. The purpose of the FSG is to assist you to make a decision about whether to use any of the services offered by Financial Force Pty Ltd ('Financial Force') and our Advisers and to keep you fully informed of the financial planning process.

The information contained in this FSG covers matters such as:

- Information about Financial Force Pty Ltd as the licensee
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Financial Force can provide
- Details of the financial services and/or products that Financial Force does not provide
- The Financial Force financial planning process
- Documents you may receive from us
- Remuneration received by Financial Force and your adviser
- Relationships which might influence Financial Force or your adviser in providing financial services to you
- Financial Force internal and external complaints procedures
- Compensation arrangements

## **Lack of Independence**

Financial Force is privately owned and not an independent Australian Financial Services License (AFSL) and will continue to operate through these circumstances as we allow all our advisers the option to remunerate their services by accepting insurance commissions. As Financial Force allows remuneration from our clients in the form of receiving commissions on the sale of life risk insurance products (and not rebate in full back to clients), we're unable to declare Financial Force as an independent, impartial or unbiased Australian Financial Services License (AFSL) holder.

## **FINANCIAL ADVICE AND FINANCIAL PRODUCT**

If your adviser provides you with financial advice and/or a financial product, you will receive a Statement of Advice (SoA) and/or a Product Disclosure Statement (PDS).

A SoA will take into account your financial situation, objectives and needs. The SoA will contain the financial advice provided to you and the basis on which it is given, including advice / product recommendations, any remuneration payable, the risks and disadvantages associated with the advice and/or product recommendations and all details of any relationships which might influence your adviser in providing the financial advice and/or product recommendation, such as any association with product issuers or other parties.

If we recommend that you acquire a particular financial product (other than securities such as direct shares) or offer to issue or arrange the issue of a financial product to you, we will provide you with a PDS. The PDS will contain information about the particular product, including the features, benefits, fees and risks associated with that product to help you make an informed decision.

## **ABOUT FINANCIAL FORCE PTY LTD**

Financial Force Pty Ltd was established in February 2000 and has been privately owned and operated by its Director Anthony Dunn. Anthony has a knowledgeable experience in providing financial advisory services and is member of various professional bodies and associations.

All authorised representatives of Financial Force have access to up-to-date information about a range of financial strategies (e.g. wealth creation, retirement planning, salary packaging etc.) as well as the performance of managed funds and securities. Our representatives are able to give comprehensive and competent advice in these matters that include investments, superannuation and insurances. Each representative is authorised to provide advice in well-defined areas of financial services.

## **OUR FINANCIAL SERVICES**

Financial Force is authorised under its licence to offer comprehensive personal financial planning, investment and insurance advisory services and/or products such as:

- wealth accumulation goals and strategies, and the associated investments
- superannuation and retirement planning, and the establishment of methods of generating retirement income streams
- provision of personal and general insurance advice and arranging for insurance policies to be put in place
- provision of estate and succession planning advice
- advice on investment in managed funds and listed securities
- salary packaging

Advice is provided on the strategic use of unit trusts, master funds, self managed superannuation funds, allocated pensions, complying pensions, deferred and immediate annuities, salary packaging, debentures, other fixed interest investments, securities, insurance bonds, life insurance, income protection insurance, trauma insurance and general insurance.

Authorised Representatives of Financial Force may not be authorised to provide advice about all of the above areas. Details of the areas of advice and types of financial products your Adviser is authorised to provide are set out in the Adviser Profile accompanying this FSG.

You may also independently verify your Adviser's authorised status and product authorisations via the Financial Advisers Register on the ASIC MoneySmart website: <https://moneysmart.gov.au/financial-advice/financial-advisers-register>.

## **SERVICES AND PRODUCTS FINANCIAL FORCE DOES NOT PROVIDE**

Financial Force can only provide services in relation to those set out in its AFS Licence (a copy of which is available upon request). your adviser is not authorised to provide any other services/products other than those listed in their Adviser Profile and specifically is not authorised to provide the following:

- banking services
- services relating to credit assistance and activity
- loan facilities (including residential loans)
- legal advice
- accounting advice
- real estate/ property advice

### **Anti-Money Laundering and Counter-Terrorism Financing**

Financial Force and your adviser is subject to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). We may be required to identify you, verify your identity and obtain additional information before providing certain financial services.

Where we are unable to complete required identification or verification procedures, we may be unable to provide the requested services or may be required to delay or refuse to process transactions.

## **WHO WILL BE RESPONSIBLE FOR PROVIDING THE FINANCIAL SERVICES?**

Your adviser provides financial services on behalf of, and as authorised by Financial Force. Therefore, Financial Force is responsible to you for the financial services that Your adviser provides to you.

Your adviser will provide you with an Adviser Profile along with this FSG. The Adviser Profile contains important information about Your adviser, including their Authorised Representative number, details of their qualifications and experiences, the areas or types of financial products or services Your adviser is authorised to provide to you, as well as the details of any remuneration payable.

Your adviser is required by law to act in the best interests of their clients, honestly, efficiently, fairly and in the best interests of their clients. Financial Force has authorised your adviser to provide this FSG and the accompanying Adviser Profile to you.

## **HOW CAN YOU GIVE INSTRUCTIONS TO YOUR ADVISER?**

You can give specific instructions to your adviser by either contacting them over the phone, via email, or in person.

## **FINANCIAL PLANNING PROCESS**

1. You have been provided with this FSG and your adviser's Adviser Profile (if you do not have a copy of Your adviser's profile, please contact Financial Force).

2. You will be asked to provide information about your particular objectives, financial situation and needs to allow your adviser to advise you appropriately. This information is collected from you and recorded in the Confidential Financial Review form and the Client Risk Profile Questionnaire. The information obtained in these two documents will form the basis of any advice or recommendation provided to you by your adviser.
3. A financial plan will be designed for you, tailored to your identified needs and objectives and specific risk profile
4. All of these matters will be addressed in a comprehensive SoA prepared personally for each client. The SoA will set out your adviser's recommendations, the basis on which those recommendations are given, and the remuneration payable for researching, designing, implementing and maintaining those recommended products and services.
5. The recommendations will be implemented by your adviser upon receiving your authority to proceed with the recommendations.
6. Your adviser will regularly review and revise your financial plan (including recommendations, services and products) and make any necessary updated recommendations to you depending on your circumstances.

## **DOCUMENTS YOU MAY RECEIVE**

### **Statement of Advice (SoA)**

This is the comprehensive advice document (mentioned earlier in this FSG) that is provided to you when we give you personal advice. The document takes into account your personal needs, objectives, financial situation and goals. You must confirm that you are satisfied with the assessment your adviser has made regarding your personal circumstances and risk profile.

### **Product Disclosure Statement (PDS)**

If your adviser recommends a particular product, you will receive a PDS/PDS Web Link prepared by the product provider. This document will contain information about the product features, risk and costs and details other fees and charges that may apply, including management expense ratios and remuneration payments to Advisers. It usually also contains any application material that may need to be completed in relation to the relevant transaction.

### **Additional advice**

If your adviser provides you with any additional advice (Record of Advice), you are able to obtain a copy of that advice (if it has not already been given to you) by contacting your adviser and requesting a copy. A request for additional advice can be made up to 7 years after the date that the advice was initially given to you.

### **Ongoing Fee Arrangement**

If you're under an ongoing fee arrangement with your adviser, it is their obligation to provide you with a 12-month ongoing service renewal which will require your consent to deduct fees

after the initial 12 month period (the frequency and amount of each ongoing fee the account holder will pay during the upcoming year if the account holder were to renew the existing ongoing fee arrangement, where the upcoming year is a period of 12 months beginning on the next anniversary day for the ongoing fee arrangement). This may also include a Fee Disclosure Statement (FDS) which outlines how much fees you paid and what services were provided in the previous 12 months.

## **REMUNERATION RECEIVED BY FINANCIAL FORCE AND YOUR ADVISER**

### **How is remuneration shared between Financial Force and Your adviser?**

The remuneration between Financial Force and your adviser is shared in accordance with the split of fees that has been negotiated in their authorisation agreements. All remuneration from the financial service provided and/or financial products is initially received by Financial Force. Our Advisers are paid between 80% and 90% of the fees and commissions received by Financial Force and Financial Force retains between 10% and 20% of these amounts.

### **How are Financial Force and Your adviser Remunerated?**

The circumstances of each client and the nature and complexity of the advice, products and services they require will vary the costs associated with providing that advice and those products and services. Fees will be discussed with you at your first appointment. The basis and an estimate of applicable fees will be detailed in an initial Terms of Engagement letter and detailed in your SoA and explained in detail by your adviser.

Generally though, your adviser may be remunerated by one of the below types of fees, or a combination of them, whenever they provide a recommendation for an investment, product or service.

### ***Fee for service***

Some of our representatives may charge a fee-for-service depending on the time taken to provide the service and its complexity. A fee-for-service may be based on either one or a combination of the following:

- A fixed dollar amount; or
- A percentage of the funds invested.

### ***Initial Commissions***

Initial commissions are a one-off payment and are calculated as a percentage of funds you have invested. They are deducted from the amount invested and are calculated as a percentage of the value of the investment you make. Initial commissions are calculated in the following way:

*Investment products- between 0 - 5% of the investment amount (GST inclusive)*

*Insurance products – between 0 – 66% of the investment amount (GST inclusive)*

### ***Ongoing Commissions***



Ongoing commissions (sometimes known as trail/level commissions) are paid to Financial Force for the duration that your investment or insurance product is held with that product provider. Ongoing commissions are calculated in the following way:

*Investment products- between 0 - 1.5% of the investment amount (GST inclusive)*

*Insurance products – between 0 – 22% of the investment amount (for trail commissions) (GST inclusive)*

*Insurance products – between 0 – 27.5% of the investment amount (for level commissions) (GST inclusive)*

### **Adviser Service Fee**

Most fund managers/insurance companies and lenders pass on to advisers a small proportion of the annual management fee to contribute to the cost of ongoing review of the client's circumstances. Our representatives often accept this fee to meet the costs of ongoing review unless otherwise negotiated. However, an additional service fee may also be charged to cover this service. This is a matter of discussion between you and your adviser and any applicable Adviser Service Fee will be disclosed to you in relevant SoA document.

### **RELATIONSHIPS WHICH MIGHT INFLUENCE FINANCIAL FORCE OR YOUR ADVISER IN PROVIDING FINANCIAL SERVICES**

Financial Force and Your adviser are required to inform you of anything that might give rise to a conflict of interest (real or perceived) arising from the advice that they are giving you. They must also inform you of any other persons who may benefit from the remuneration they receive from providing the services to you. Any associations or relationships that may influence your adviser in providing financial services will be specifically detailed in their Adviser Profile.

### **Associated party of Financial Force**

Anthony Dunn is a sole director of Financial Force. The following corporate entity is associated party of the Director of Financial Force:

*Anthony Dunn* as sole director and shareholder of:

- Queensland Professional Advisory Service Pty Ltd (an authorised corporate representative of Financial Force).

Queensland Professional Advisory Services Pty Ltd may provide outsourced administrative, paraplanning and SMSF administration services to Financial Force and its Authorised Representatives. These services are provided under formal service arrangements and are subject to Financial Force's outsourcing governance and supervision framework.

Financial Force and your adviser do not receive referral fees for recommending these services. However, Queensland Professional Advisory Services Pty Ltd (Anthony Dunn) may directly benefit from fees charged for the provision of those services, including monthly SMSF administration fees.

Queensland Professional Advisory Services Pty Ltd also charges a annual administration fee to their Self-Managed Super Fund (SMSF) clients to manage the ongoing administration duties required with the Self-Managed Super Fund. This is a fee charged inhouse from the AFSL to cover employment expenses of the ongoing administration and management of the SMSF.

### **Alternative Remuneration**

Financial Force and your adviser each maintain an Alternative Remuneration Register that contains information about any alternative forms of payments or soft dollar benefits over a specified dollar amount that may be received (e.g. lunches, gifts, conferences etc). A copy of your adviser's Alternative Remuneration Register is available for inspection upon request.

### **HOW IS MY PERSONAL INFORMATION DEALT WITH?**

At Financial Force, the privacy of your personal information is very important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

Financial Force has adopted the Australian Privacy Principles (APPs) set out in the Privacy Act 1988 (Cth) as part of our continuing commitment to client service and maintenance of client confidentiality. We are committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of our Privacy Policy is available from your adviser and on the Financial Force website: [www.financialforce.com.au](http://www.financialforce.com.au)

### **Collection, Use and Disclosure of Personal Information**

Financial Force and your adviser may collect personal information about you directly from you, or from third parties such as product providers, insurers, superannuation trustees, platform operators, custodians, accountants, lawyers, compliance service providers and government agencies where authorised or required by law.

The personal information we collect may include (but is not limited to) your name, contact details, date of birth, employment details, financial circumstances, tax file number (where permitted), health information (where relevant to insurance advice), and details of your investments, superannuation and insurance arrangements.

Your personal information is collected and used for purposes including:

- providing financial advice and related services;
- assessing, implementing and administering financial strategies and products;
- ongoing review and servicing of your financial arrangements;
- complying with legal, regulatory and professional obligations; and
- managing and improving our business operations.

We may disclose your personal information to third parties where reasonably necessary to provide our services, including product issuers, insurers, platform providers, outsourced service providers, software and IT providers, auditors, compliance consultants and

professional advisers. Personal information is only disclosed where permitted by law and subject to confidentiality and data security obligations.

Some service providers engaged by Financial Force may store data or provide services from overseas locations. Where personal information is disclosed overseas, Financial Force takes reasonable steps to ensure that overseas recipients handle personal information in a manner consistent with the Australian Privacy Principles or that appropriate safeguards and consents are in place.

### **Data Security and Breach Management**

Financial Force takes reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification or disclosure. This includes physical, electronic and procedural safeguards, staff training and ongoing monitoring of data handling practices.

In the event of an eligible data breach, Financial Force complies with the Notifiable Data Breaches Scheme under the Privacy Act 1988 (Cth), including notification to affected individuals and the Office of the Australian Information Commissioner where required.

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer:

By mail: Privacy Officer  
 Financial Force Pty Ltd  
 PO BOX 12026  
 George Street P/O QLD 4003

By email: [compliance@financialforce.com.au](mailto:compliance@financialforce.com.au)

By phone: 07 3210 0244

### **OUTSOURCING AND USE OF THIRD-PARTY SERVICE PROVIDERS**

Financial Force and its Authorised Representatives (Advisers) may outsource certain business activities to external service providers to support the efficient delivery of financial services to clients. These outsourced functions may include, but are not limited to:

- paraplanning and administrative support;
- compliance, audit and professional services;
- information technology, software and data storage services;
- portfolio administration, reporting and custodial support; and
- Self-Managed Super Fund (SMSF) administration services.

Financial Force, as the Australian Financial Services Licence (AFSL) holder, retains full responsibility for the financial services provided to you, even where functions are outsourced by Financial Force or its Advisers, in accordance with section 769B of the Corporations Act 2001 (Cth).



Financial Force maintains and enforces an Outsourcing Policy which governs the selection, appointment, monitoring and review of external service providers. Under this policy:

- external service providers are subject to due diligence prior to appointment, including assessment of competence, licensing (where applicable), experience, conflicts of interest and professional indemnity insurance;
- written outsourcing or service agreements are used where practicable and include confidentiality, data protection, performance standards and breach notification obligations;
- Financial Force and your adviser monitors and reviews the performance of key outsourced service providers on at least an annual basis; and
- remedial action is taken where an outsourced service provider fails to meet contractual, regulatory or compliance requirements.

Where Authorised Representatives use outsourced services, Financial Force monitors and supervises Adviser use of those services to ensure compliance with Financial Force's Outsourcing Policy, Privacy Policy and all applicable ASIC regulatory requirements.

Outsourced service providers may have access to your personal information only to the extent necessary to perform their contracted services. Financial Force oversees and monitors the handling of client data by Advisers and outsourced service providers to ensure personal information is managed securely and in accordance with the Privacy Act 1988 (Cth), Australian Privacy Principles and Financial Force's data security standards.

### **Offshore Outsourcing Disclosure**

Some outsourced service providers engaged by Financial Force or your adviser may be located outside Australia or may access systems or data from offshore locations (Offshore Service Providers). Where offshore outsourcing is used:

- Financial Force and your adviser remains responsible for the financial services provided to you;
- offshore service providers are subject to the same due diligence, contractual, confidentiality, cyber-security and performance monitoring requirements as Australian-based service providers;
- reasonable steps are taken to ensure offshore service providers handle personal information in a manner consistent with the Australian Privacy Principles, including through contractual obligations and supervision; and
- offshore access to personal information is limited to what is reasonably necessary to perform the outsourced services.
- Where required under the Privacy Act 1988 (Cth), Financial Force or your adviser will obtain your consent to the overseas disclosure of personal information.

Financial Force monitors the use of offshore service providers by your adviser to ensure compliance with Financial Force's Outsourcing Policy, Privacy Policy and all applicable ASIC regulatory requirements.

## **COMPLAINTS RESOLUTION PROCEDURES**

We hope you will be fully satisfied with the service your adviser provides. However, if you have a complaint about your adviser, you should take the following steps:

1. Please contact your adviser to express your dissatisfaction and seek resolution directly. If the agreement is not met with your adviser, you can contact Financial Force directly with following details disclosed on step 2.
2. Please contact Financial Force directly on:
  - a. By phone on (07) 3210 0244.
  - b. By email on [compliance@financialforce.com.au](mailto:compliance@financialforce.com.au)  
A director will then respond to you and will endeavour to resolve your complaint quickly and fairly within 28 days but no later than 45 days after receiving your complaint.
3. If you are still not satisfied with the outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme of which Financial Force is a member. You can contact AFCA by:
  - a. phoning 1800 931 678 (free call);
  - b. emailing [info@afca.org.au](mailto:info@afca.org.au);
  - c. mailing AFCA, GPO Box 3, Melbourne VIC 3001; or
  - d. accessing their website at [www.afca.org.au](http://www.afca.org.au).
4. The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

## **COMPENSATION ARRANGEMENTS**

Financial Force is required under the Corporations Act 2001 (Cth) (the Act) to have adequate compensation arrangements in place to compensate retail clients for losses they may suffer as a result of a breach of obligations by Financial Force or its Advisers under Chapter 7 of the Act.

Financial Force has comprehensive Professional Indemnity Insurance in place that covers it and its Advisers which meets the compensation arrangements requirements under the Act.

### **Further questions**

If you have any further questions about the financial services which we and our financial planners provide, please call our Client Services on (07) 3210 0244. Please retain this document for your reference and any future dealings with us.

**Version 4 issued on 31 December 2025**

**Financial Force Pty Ltd**

ABN 42 091 425 464 | Australian Financial Services Licence No. 238 337

[www.financialforce.com.au](http://www.financialforce.com.au)

**Head Office**

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# FinancialForce

**2020 Financial Services Pty Ltd is a Corporate Authorised Representative No 001289351  
of Financial Force Pty Ltd AFSL 238337**

## **Adviser Profile: Glenn Bosse Issue date 1<sup>st</sup> of July 2021.**

Glenn Bosse - ASIC Adviser Identification number: 243227

2020 Financial Services Pty Ltd is a Corporate Authorised Representative No 001289351

Address: 68 Golden Bear Dr Arundel QLD 4214

Postal Address: PO Box 1696, Oxenford QLD 4210

Telephone: 0416 082 117

Email: [glennb@2020financialservices.com.au](mailto:glennb@2020financialservices.com.au)

Website: [www.2020financialservices.com.au](http://www.2020financialservices.com.au)

Glenn Bosse is authorised by Financial Force Pty Ltd to provide personal financial advice.  
Glenn Bosse has over 20 years' experience in the financial services industry.

Glenn holds the following educational qualifications.

- Bachelor of Business
- Diploma of Financial Planning

Financial services and product types your Adviser can provide Glenn can help you to identify the types of services, strategies and products that will be appropriate to meet your financial goals and is authorised to provide personal financial advice, general financial advice and transact on your behalf in relation to the financial product types listed below. You can choose whether to receive advice about a range of needs all at once, or advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals, as required.

## **Strategies**

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Aged care accommodation
- Gearing strategies

## **Products**

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Self Managed Super Funds (SMSFs)
- Direct shares

If I identify that you require specialise advice on a particular product or service that I cannot provide advice on, such as estate planning, I may refer you to a specialist who can help. Based on the information collected from you, my advice considers the tax consequences that relate directly to the financial advice being provided. However, I am not a Registered Tax Agent and consequently this advice does not include an assessment of your overall tax position. As such, I strongly recommend you review your advice with a Registered Tax Agent.

## **How do I pay for services from my adviser?**

We receive initial, implementation and ongoing advice fees and commission for insurance products you purchase. Before I provide you with any financial advice, we will discuss your individual needs and agree our fees with you and help you select the best payment method to suit your circumstances.

Your Statement of Advice (SoA) will outline all fees and commission inclusive of GST. The fees charged for our advice services may be based on a combination of:



- A set dollar amount; or

- A percentage of the funds that you invest or a percentage of an insurance premium paid. The actual fees will depend on factors such as the complexity of your circumstances, your goals, and the scope of advice. Our advice fees may include charges for the following services;

#### Initial Advice

Initial advice fees range between \$500 and \$25,000. The initial advice fee covers the cost of researching your strategies and products and preparing your financial plan. Before providing you with initial advice we will prepare an Advice Agreement. The Advice Agreement sets out what our initial advice will cover and how much it will cost. If, in developing your financial plan, we identify that you have a complex situation that requires extensive planning and development, our initial advice fee will change. In this case, we will provide you with an upfront quote of the amount payable before we proceed with developing your Plan.

#### Advice Implementation

Implementation fees range between \$500 and \$25,000 per individual client. This covers the administrative time spent implementing the recommended strategies and products.

#### Ongoing Advice

Ongoing advice fees range between \$500 and \$25,000 per annum per individual client. This is a fee that you and I agree on for the ongoing advice and services that I am to provide to you. If you require ongoing advice outside of the level of ongoing services agreed upon, this fee will change. In this case, we will provide you with a quote of what you will be required to pay to receive these services. Before providing you with ongoing advice we will prepare an ongoing advice agreement. This will set out what ongoing advice & services we will offer, your payment method, and how much it will cost.

#### Hourly Rate Direct Charges

I may charge an hourly rate for financial services if you prefer or if you require additional advice. The current rate is \$330 per hour or part thereof (including GST). Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used. Before going ahead with services, I will provide you an estimate of the time, in hours, that I may need for the service selected.

#### Commissions

Financial Force may receive initial or ongoing commission payments when you invest in an annuity product or commence an insurance policy through me. Under this arrangement, Financial Force may receive commission payments directly from product providers. An

initial commission is a one-off payment made upon entry to a financial product and an ongoing commission is paid each year for the duration which a financial product is maintained. Any commission payments that Financial Force or I receive are not an additional cost to you. Commission payments are based on a percentage of the funds you invest or the insurance premiums you pay. They are not paid directly by you and are instead deducted from the investment, superannuation or insurance premium by the product provider and paid to Financial Force. Initial commissions are calculated for Investment products- between 0 -1.5% of the investment amount and for insurance products– between 0 – 130% of the initial premium amount (or for new policies issued on or after 1st January 2018, no more than 80% of the initial premium). Ongoing commissions are calculated for Investment products- between 0 -1.5% of the investment amount and for Insurance products – between 0 – 33% of the renewal premium.

#### **Appointment Cancellation Fee**

An appointment cancellation fee of \$120 may apply if 24 hours' notice isn't provided.

#### **Payment Method & Frequency & Changes**

We offer you the following payment methods:

- Direct debit (credit card or savings), cheque, EFT (electronic funds transfer) or
- Deduction from your investment/s.

Ongoing advice fees may be deducted as a single annual instalment or in monthly or quarterly instalments. Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our ongoing advice agreement. Please note, fees/prices may change at any time. Payment Terms We will send you tax invoices containing details of our fees including GST. Our tax invoices are payable within 7 days after issued. You may pay by credit card, but a surcharge of up 3% applies to payments made by credit card. If you choose direct debit, we will ask you to sign a direct debit authority. We do not accept payment in cash. If our tax invoice is not paid within 7 days, we may charge you interest which will be at the Reserve Bank Cash Rate plus 3.5%, of the invoice value for each 7 days overdue, after the first 7 days. If we need to refer your account to a collection agency or solicitor, we will add all legal costs and commission to the amount owed to us.

#### **If you do not implement our advice**

You will be liable for any costs to research and/or prepare your Financial Plan as detailed in your Initial Advice Agreement or Strategy Preparation, Implementation & Service Agreement. All Advice implementation costs will be waived.

## **Your insurance**

Where we receive initial and ongoing insurance commissions from an insurance company, the insurance company requires that the policy must be in force for a minimum of 24 months. Therefore, if you cease to pay premiums on any policies arranged by us within 25 months and as a consequence, we are required to pay all or part of the commission back to the insurance company. We reserve the right to recover:

- the amount we have to refund to the insurance company from you, or
- the total initial advice fee as documented in the Initial Advice Agreement, which may have been previously waived (or partially waived), in lieu of commission received.

In this case we will invoice you directly for the administration time spent for advice implementation (capped at 6 hours of the hourly rate direct charges).

What Financial Force pays me as your Adviser Financial Force will typically retain 10% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Financial Force Pty Ltd will pay Glenn Bosse the remaining 90% of the gross revenue received.

## **Other benefits we may receive**

Buy out option

We are eligible to sell our client base to Financial Force or any other ASIC authorised financial planning business. The value of the sale is based on a multiple of the ongoing revenue generated from annual revenue and financial products.

## **What conflicts of interest might my adviser have?**

Within the provision of advice to clients there may from time to time arise a conflict of interest. When conflicts do occur we are required by law to inform you of any such conflict. Glenn Bosse takes the issue of conflicts and professional conduct extremely seriously and will openly deal with any such conflict should it arise.

