

Financial Services Guide (Part Two)

6 May 2019



**TOTAL
FINANCIAL
SOLUTIONS**
Partnership that counts

John Traficante

Authorised Representative No. 000434449

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No 224954.

My company, Brookline Financial Services Pty Ltd, is a corporate authorised representative of TFSA, Representative No 000434448.

The services I can provide

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews

My education qualifications and experience

- Diploma of Financial Services (Financial Planning)
Kaplan Professional (2012)
- Graduate Diploma in Applied Finance and Investment
Securities Institute (2001)
- Bachelor of Social Sciences (Information Management) – Major Accounting
University of Melbourne (1995)

The products I can advise you on

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation

How to find me

My office is located at:

First Floor, 279 Napier St, Strathmore, VIC, 3041

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Mobile 0426 241 741

Email john@brooklinefs.com.au

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Remuneration

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Initial Remuneration

Strategic Solutions

An introductory meeting is predominantly to ascertain the scope of the client needs for strategic solutions and our ability to meet these needs. Where this initial meeting is of a fact finding nature and no advice is given, there is no cost.

If you elect to pay a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of advice. The minimum fee is \$550 while the maximum is \$22,000

If you elect to pay an ongoing fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of the ongoing advice and the services provided.

Where you do not wish to participate in an ongoing service fee agreement but require ongoing advice on an ad hoc basis, an hourly fee of \$165 and \$330 may apply.

Investment Solutions

Where investment of monies, the transfer of an existing portfolio occurs or a new financial product(s) is to be supplied, all meetings and other support services are charged at the above rates plus an upfront investment implementation fee of 1.0% plus GST. The implementation fee may be reduced where the adviser determines that the fee is excessive in relation to the actual implementation costs.

If additional sums are contributed to the portfolio later, the implementation fee will apply at the rate applicable as if the new addition had formed part of the initial amount.

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Insurance Remuneration

For an insurance product written between 1 January 2019 and 31 December 2019 we may receive initial remuneration between 0 - 77% (including GST) and ongoing remuneration of up to 33% p.a. (including GST) of the annual premium.

Example: If your Adviser recommends an insurance product with an annual premium of \$400 per annum, TFSA may receive an initial payment of up to \$308 (including GST), of which 100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of up to \$132 per annum (including GST), of which 100% will be passed on to your Adviser.

Ongoing Fees

An introductory meeting is predominantly to ascertain the scope of the client needs for strategic solutions and our ability to meet these needs. Where this initial meeting is of a fact finding nature and no advice is given, there is no cost.

If you elect to pay a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of advice. The minimum fee is \$550 while the maximum is \$22,000

If you elect to pay an ongoing fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of the ongoing advice and the services provided.

Where you do not wish to participate in an ongoing service fee agreement but require ongoing advice on an ad hoc basis, an hourly fee of \$165 and \$330 may apply.

Other Remuneration

Some products that we offer, such as insurance policies and some specialised investment products, pay substantial remunerations that are not a direct cost to you. These amounts are paid from the gross profit margin factored into the product by its issuer.

Where these arrangements exist, the full remuneration will be received and a fee may be applicable depending on the amount received and the time costs involved. All remunerations are disclosed in the Statement of Advice that you receive at the time a service/product is offered.

Referrals

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If you were referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

Relationships and Associations

Brookline Financial Services Pty Ltd may own and may be entitled to acquire further shares in TFSA's ultimate parent company, Countplus Limited.