

# Financial Services Guide

Provided by

TJL Financial Management Pty Ltd as trustee for TJL Financial Services Unit Trust  
Authorised Representative No. 1007587 (**TJL Financial Management**)

Tony John Lumtin Authorised Representative No. 241243 (**Tony Lumtin**)

Geoffrey Patrick Isaacs Authorised Representative No. 1271973 (**Geoff Isaacs**)

Cameron Lee Dunk Authorised Representative No. 1291707 (**Cameron Dunk**)

Brandon Leigh Gilmour Authorised Representative No. 1297670 (Provisional Adviser)  
(**Brandon Gilmour**)

(together **we, us, our**)

As authorised representatives of TJL Wealth Solutions Pty Ltd ABN 29 647 315 473 AFSL  
No. 529187 (**Licensee**)

Date: 05 July 2022

Version: 2.2

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

## **Purpose of this document**

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We 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 get in touch with us.

## **Not Independent**

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

### **Additional documents you may receive from us**

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. 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;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

### **Financial services we are authorised to provide**

The Licensee has authorised TJL Financial Management to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation.

TJL Financial Management is a corporate authorised representative of the Licensee. Any financial services will be provided by TJL Financial Management and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

**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. Please refer to our engagement letter for more information on this.

**Who does the Licensee act for?**

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

**Fees**

All fees are payable to TJL Financial Management. Tony Lumtin is the owner of the shares on issue in TJL Financial Management and the Licensee and share in the profits that they make.

**Personal advice**

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees starts at \$1,650 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

**Ongoing fees**

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio and are paid monthly. The minimum ongoing fee payable is \$3,300 per annum. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

**Execution only fee** - These fees usually vary from \$150 - \$2,000 and will be disclosed to you prior to us undertaking execution only services.

### **Insurance commissions**

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be 66% of the first year's annual premium.

We also receive an ongoing commission payment of 22% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 66%, we will receive \$1,320. The issuer will pay us 22% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$440 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

### **Other Benefits**

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

### **Adviser remuneration**

Our individual authorised representatives are paid a base salary and do not receive commissions from product issuers. However, Tony Lumtin owns shares on issue in TJL Financial Management and the Licensee and shares in the profits that they make.

### **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.

### **Conflicts of Interest**

Our advisers may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

### **Making a Complaint**

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

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

Our Complaints Handling Procedure is available on request and at our website at [www.tjlbiz.com.au](http://www.tjlbiz.com.au)

### **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at [www.tjlbiz.com.au](http://www.tjlbiz.com.au)

### **Compensation arrangements**

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

### **Contact us**

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

A: Suite 7, 24-30 Wharf Street Forster NSW 2428

P: 02 6554 9511

E: [fphub@tjlbiz.com.au](mailto:fphub@tjlbiz.com.au)

W: <https://www.tjlbiz.com.au/>

## Adviser Profiles

This adviser profile forms part of the FSG dated 05 July 2022.

### ***About Tony Lumtin***

#### **Qualifications**

Ethics and Professionalism in Financial Advice, KAPLAN, 2020

Client Engagement Skills, KAPLAN 2021

Self-managed superannuation package, KAPLAN, 2016

Diploma of Financial Services (Financial Planning), FINSIA, 2005

Tier 1 Margin Lending – Personal Advice, KAPLAN, 2019

Bachelor of Commerce, University of Western Sydney, 2001

#### **Memberships**

Institute of Chartered Accountants in Australia

Member of the Financial Planning Association of Australia (FPA)

#### **Authorised financial services**

The Licensee has authorised Tony Lumtin to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility; and
- superannuation.

This adviser profile forms part of the FSG dated 05 July 2022.

### ***About Geoff Isaacs***

#### **Qualifications**

Certified Financial Planner, FPA, 2021

Bachelor of Business (Financial Planning), RMIT Melbourne, 2017

#### **Memberships**

Member of the Financial Planning Association of Australia (FPA)

#### **Authorised financial services**

The Licensee has authorised Geoff Isaacs to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities; and
- superannuation.

This adviser profile forms part of the FSG dated 05 July 2022.

## ***About Cameron Dunk***

### **Qualifications**

Tier 1 Margin Lending – Personal Advice, KAPLAN, 2022

Graduate Diploma in Financial Planning, University of New England, 2020

Diploma of Financial Planning, Monarch Institute, 2019

Bachelor of Commerce (Honours), University Of Newcastle, 2017

Bachelor of Commerce (Economics and Finance), University of Newcastle, 2016

Bachelor of Business (Management), University of Newcastle, 2016

### **Memberships**

Member of the Financial Planning Association of Australia (FPA)

### **Authorised financial services**

The Licensee has authorised Cameron Dunk to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility; and
- superannuation.



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### ***About Brandon Gilmour (Provisional Adviser)***

#### **Qualifications**

Graduate Diploma in Financial Planning, KAPLAN, 2022

Diploma of Financial Planning, KAPLAN, 2020

#### **Memberships**

Member of the Financial Planning Association of Australia (FPA)

#### **Authorised financial services**

The Licensee has authorised Brandon Gilmour as a Provisional Adviser to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities; and
- superannuation.