



MARINIS
FINANCIAL GROUP

Your Financial Services Guide

The Financial Services referred to in this guide are offered by the following advisers:

Theo Marinis B.A., B.Ec., CPA., CFP®

Authorised Representative No: 242123

Jason Zanini B.Ec., CFP®

Authorised Representative No: 334904

Kristina Matthews B.A., DipFP

Authorised Representative No: 464707

The Financial Services that the above advisers offer are provided on behalf of:

Financial Strategies (SA) Pty Ltd
Trading as **Marinis Financial Group**
ABN 54 083 005 930
Australian Financial Services Licence No. 326403
67 Kensington Road
NORWOOD SA 5067



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Purpose of this Financial Services Guide

The purpose of this FSG is to assist you in deciding whether to use any of the financial services we offer.

After reading this FSG, you will know:

- Who we are and how to contact us
- What financial services can be provided to you and how these services will be provided to you
- How we (and any other relevant persons) may be remunerated
- Whether any relevant associations or relationships exist that may influence our advice
- How we maintain your personal information
- How to access our internal and external complaints handling arrangements

Your Licensee

Financial Strategies (SA) Pty Ltd, ABN 54 083 005 930 trading as Marinis Financial Group is an Australian Financial Services Licensee, Licence No: 326403.

Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group appoints Authorised Representatives to act on its behalf for the provision of authorised financial services. Your Adviser is an Authorised Representative of Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group. Financial Strategies (SA) Pty Ltd is therefore responsible for the financial services provided by it and its authorised representatives. Financial Strategies (SA) Pty Ltd has authorised your adviser to distribute this FSG.

Details of your Adviser are set out in the pages which follow.

What else you will receive

You are entitled to receive a **'Statement of Advice'** on the first occasion that we provide you with personal advice, or a 'Record of Small Investment Advice' if the advice relates to amounts under certain thresholds. These documents will:

- Explain the advice and the basis of the advice,
- Provide information about our remuneration (including commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

After providing you with our Statement of Advice, any ongoing personal advice that we may provide will be documented in a further 'Statement of Advice' or a 'Record of Advice' depending on the nature of the advice.

Copies of all advice documents will be retained on your client file and if you have not already been provided with one you may ask for a copy of these documents at any time.

We will also provide you with, or explain how to access, a Product Disclosure Statement ('PDS') issued by the product issuer for any financial product we recommend. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to purchasing the recommended financial product.

Please retain this document for your reference and any future dealings with Financial Strategies (SA) Pty Ltd.

What financial services are we authorised to provide and how will these be provided to you

Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group can offer financial services and advice that covers the following areas:

- Wealth Creation including advice on securities
- Retirement Planning including superannuation and strategies for transitioning to retirement
- Risk management and Protection of Assets
- Retrenchment and Redundancy advice
- Social Security / Centrelink entitlements

From these financial services, certain kinds of financial products may be recommended to you. Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group can provide advice and arrange transactions on the following class of financial products:

- Superannuation and Retirement Savings Account products
- Securities
- Managed Investments (including an Investor Directed Portfolio Service (IDPS))
- Government Debentures, Stocks or Bonds
- Deposit Products
- Life Insurance products including investment and life risk

Our Authorised Representatives can only provide advice on financial products within these classes where they appear on Financial Strategies (SA) Pty Ltd "Approved Product List." The Approved Product List includes a large range of investment and insurance products for which the appropriate research and analysis has been undertaken.

An Authorised Representative of Financial Strategies (SA) Pty Ltd cannot advise you on, or influence you in favour of, a financial product which:

- is not on the approved product list; or
- is a managed discretionary account, or any arrangement where your Adviser can make changes to your portfolio before obtaining your consent; or
- is a product they are not authorised to provide advice on. Your Adviser's Adviser Profile will tell you the class of financial products your Adviser can advise on. Alternatively, you can find these authorisations in the Australian Securities and Investment Commissions (ASIC) website at www.asic.gov.au

Please be aware that Financial Strategies (SA) Pty Ltd shall not be responsible where an Adviser provides any services to you which are outside of their authorisation limits. You should therefore refer to the Adviser Profile and ask your Adviser to specifically confirm that the service or product does not fall within one of the above exclusions, prior to acting on any advice.

About us

Theo Marinis

Theo is a Responsible Manager and Authorised Representative (#242123) of Financial Strategies (SA) Pty Ltd, trading as Marinis Financial Group.

Theo's experience in the financial services industry includes positions within the Australian Taxation Office (ATO), the Insurance and Superannuation Commission (ISC) and Department of Social Security as a Financial Information Service (FIS) Officer.

Theo holds Bachelor Degrees with majors in both Economics and Accounting from the University of Adelaide. He is a CERTIFIED FINANCIAL PLANNER™ (CFP®), a Certified Practising Accountant (CPA) and a member of the Financial Planning Association of Australia (FPA). Theo is registered with the Tax Practitioners Board as a tax (financial) adviser.

Jason Zanini

Jason is an Authorised Representative (#334904) of Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group.

With more than 12 years working in the Financial Planning industry, Jason has worked with some of the profession's leading practitioners and consultants. His experience within the financial planning industry also includes Sydney and Melbourne based employment positions.

Jason holds a Bachelor of Economics degree with a major in Economic History from the University of Adelaide, and an Advanced Diploma of Financial Services (Financial Planning). He is a CERTIFIED FINANCIAL PLANNERTM (CFP®) and a member of the Financial Planning Association of Australia (FPA). Jason is registered with the Tax Practitioners Board as a tax (financial) adviser.

Kristina Matthews

Kristina is a Responsible Manager and Authorised Representative (#464707) of Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group.

Kristina has worked with large accounting and financial planning firms within the financial planning industry over the past 14 years (with prior management roles in the health insurance sector).

Kristina holds a Bachelor of Arts (Communications), as well as a Diploma in Financial Planning. She is a member of the Financial Planning Association of Australia (FPA). Kristina is registered with the Tax Practitioners Board as a tax (financial) adviser.

If you have any further questions about the financial services Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group provides, please contact Theo Marinis, Jason Zanini or Kristina Matthews on (08) 8130 5130.

We are authorised to provide advice and deal in the following types of financial products:

- Life Products – Life Risk Insurance Products
- Life Products – Investment Life Insurance
- Superannuation
- Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account products
- Securities
- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Government Debentures, stocks or bonds

About you

So you receive the most appropriate advice, your adviser will need a list of your personal objectives, details of your current financial situation and other relevant information.

You can choose not to tell us if you do not wish to however, the advice you receive may not be appropriate.

Please read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product(s).

Protecting Your Privacy

Australian Privacy Principles apply to the collection of personal or sensitive information. In effect, this means that information provided by you in the course of receiving financial planning services must be used only for the following purposes:

- to provide you with information, products or services that you might reasonably expect or request;
- to fully understand or anticipate your needs during our relationship;
- to manage rights and obligations under any laws applying to the services provided; or
- to conduct research, or planning and marketing, which includes direct marketing, although you do have the right to specifically instruct that your details aren't used for these purposes

The type of information which will usually be requested will include significant details about your financial, taxation, employment, health and estate planning matters. This may include details relating to your partner or family members.

If the personal information requested by your financial adviser is not provided, your financial adviser and Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group may not be able to provide you with financial services, including providing you with financial advice that is appropriate to your investment needs, objectives and financial circumstances.

Our Privacy Policy contains information about how you may access the personal information that is held by us and seek the correction of such information. Our Privacy Policy also contains information about how you may complain about a breach of the Australian Privacy Principles and how we will deal with such a complaint.

We are required, pursuant to the Anti-Money Laundering (AML) and Counter-Terrorism Financial (CTF) Act to implement certain client identification processes. We may be required to obtain information about you to meet our obligations and to disclose this information to regulators such as Austrac if required.

We may also use and or disclose your personal information to comply with legislative or regulatory requirements, prevent fraud, crime or other activity.

You are entitled to request access to your file for the purpose of reviewing and correcting the information held. However, you cannot access information where it would have an unreasonable impact upon the privacy of another person, or if the information is relevant to legal obligations or legal proceedings.

We will, from time to time, disclose information about you to our Authorised Representatives and to other professionals, insurance providers, superannuation trustees, product issuers and our service providers in connection with providing our services to you. We do not disclose personal information to overseas recipients.

If your Adviser leaves Financial Strategies (SA) Pty Ltd and commences to provide financial services under another licensee, your information may be transferred to the new licensee. You will be advised of any such transfer prior to it taking place.

You are entitled to obtain access to the information which we hold about you by contacting our office on (08) 8130 5130 or writing to us at:

**Marinis Financial Group
67 Kensington Road
NORWOOD SA 5067**

or

admin@marinigroup.com.au

For more information regarding our collection, use, storage and disclosure of your personal information, our Privacy Policy can be accessed on our website www.marinigroup.com.au

Making Changes

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (e.g.: via fax, email or letter) or another method as agreed by us.

Complaint Resolution

If you are not satisfied with the service or advice provided you can:

1. Write to us and tell us about your complaint
2. If we have not satisfactorily resolved your complaint within three days, please contact the Complaint Resolutions Manager on (08) 8130 5130 or put your complaint in writing. Please mark the envelope "Notice of Complaint" and send it to:

**Kristina Matthews
Complaint Resolutions Manager
Financial Strategies (SA) Pty Ltd
67 Kensington Road
NORWOOD SA 5067**

3. We will endeavour to resolve the matter within 45 days, however if it is not resolved to your satisfaction you may refer the matter to an independent complaints handling body. We are a member of the Financial Ombudsman Service Limited. They can be contacted on 1800 367 287, or you can write to them at:

**The Manager
Financial Ombudsman Service Limited
GPO Box 3
MELBOURNE VIC 3001**

or

info@fos.org.au

Professional Indemnity Insurance

Financial Strategies (SA) Pty Ltd has Professional Indemnity Insurance in place to cover us and our representatives for liability arising from the financial services we provide. This includes claims relating to the conduct of representatives who no longer work for Financial Strategies (SA) Pty Ltd, but did so at the time of relevant conduct. We understand it is adequate to meet our requirements as a financial services licensee.

Cost of Services Provided

Initial and Ongoing Advice

Our advice fees are designed to cover the initial advice, advice implementation and the ongoing advice we will provide to you. We offer 4 distinct fee packages, based on the scope of advice required and we will recommend a fee structure which you can accept or reject.

A copy of our Schedule of Fees provides full details of the options available. It forms part of, and should be read in conjunction with this Financial Services Guide.

Payment method and frequency

The following options are available to pay for the financial advice you receive:

- Fee for service deducted from your investment (or paid directly via direct debit) as a “one off” payment annually or in instalments
- Invoice directly for initial and ongoing advice

The amount paid will be:

- an agreed flat dollar fee
- based on an hourly rate agreed with you, or
- a combination of the above.

Please note that Financial Strategies (SA) Pty Ltd (trading as Marinis Financial Group) is not remunerated by product providers via the payment of commissions. Our services will be covered by an agreed fee. If you receive personal insurance advice from us where commission payments would normally apply, these amounts will be rebated in full.

If you receive personal financial advice from us, we will provide details of any fees and rebated commissions, in the written advice.

How the advice fees are distributed

Your advisers receive a salary from Financial Strategies (SA) Pty Ltd (trading as Marinis Financial Group). In addition they may be entitled to bonus payments, which will be fully disclosed in our written advice. Theo Marinis also has equity in the business, which may result in additional capital or profit related benefits.

Other Benefits

Non-Monetary Benefits

As a member of the Financial Planning Association, we maintain a register detailing any non-monetary benefit which is greater than \$100 and less than \$300 that may be received from a product provider. You can review this register via your adviser. (Benefits valued above \$300 are not accepted under any circumstances).

Referrals

In the event that you are referred to us by someone else, Financial Strategies (SA) Pty Ltd does not pay fees, commissions or benefits to a third party in relation to that referral. Similarly, Financial Strategies (SA) Pty Ltd does not enter into arrangements for the receipt of fees, commissions or benefits in the event that we refer you to other professionals during the course of our advice process.