



**MARINIS**  
FINANCIAL GROUP

# Your Financial Services Guide

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

Theo Marinis CFP<sup>®</sup>, B.A., B.Ec., CPA.

Authorised Representative No: 242123

Dylan Holliday B.Eco, B.Fin, GradDipFinPlan

Authorised Representative No: 1310325

## Statement of Independence

Marinis Financial Group, as an Australian Financial Services Licensee, complies with s923A of the Corporations Act 2001 as it relates to the use of the terms 'independent' and 'independently owned'.

It means that we are among the small number of financial planning organisations who operate without the conflict of commission payments, asset-based fees, ownership and/or any other associations with product providers.

**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

Level 1, 11 Halifax Street

ADELAIDE SA 5000

P 08 8130 5130

E [admin@marinigroup.com.au](mailto:admin@marinigroup.com.au)

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# What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

The Licensee and its employees are collectively referred to as "us, we, our" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant persons) are paid; and
- how we deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about certain products as stipulated under our Australian Financial Services License ('AFSL').

If we provide further personal advice after providing our initial advice, we may record this in a Record of Advice, instead of an SOA. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details below, within 7 years from when the advice is provided, to request this record.

When a financial product is recommended to you, you will be provided with a PDS issued by the product provider. The PDS contains information about the product to assist you in making an informed decision about the financial product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

Our FSG is available on our website [www.marinisgroup.com.au](http://www.marinisgroup.com.au)

## Who will be providing the financial services to you?

### The Licensee

The Licensee is the authorising licensee for the financial services provided to you, and is responsible for those services and is the providing entity.

The Licensee authorises, and is also responsible for, the content and distribution of this FSG.

The Licensee's contact details are as follows:

<b>Licensee name:</b>	Financial Strategies (SA) Pty Ltd
<b>AFSL number:</b>	326403
<b>Address:</b>	Level 1, 11 Halifax Street ADELAIDE SA 5000
<b>Website:</b>	<a href="http://marinisgroup.com.au">marinisgroup.com.au</a>
<b>Phone:</b>	08 8130 5130
<b>Email:</b>	<a href="mailto:admin@marinisgroup.com.au">admin@marinisgroup.com.au</a>

You may be provided with services by the Licensee through its employees, or director.

Caveo Partners Holdings Pty Ltd (CPH) is the owner of Financial Strategies (SA) through 100% ownership of Blue Baron 62. Theo Marinis as a director and shareholder of CPH will receive dividends from CPH.

We act on our own behalf when providing the financial product advice services we are authorised to provide. When we deal in financial products we act on your behalf as our client.

# What services and products are we authorised to provide to you?

Your adviser can assist you with:

- Investment and wealth creation advice;
- Retirement Planning;
- Superannuation advice;
- Salary packaging and tax planning;
- Financial planning following redundancy;
- Portfolio monitoring and reviews;
- Personal risk insurance;
- Estate Planning; and
- Centrelink and other government benefits.

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

- basic deposit products;
- non-basic deposit products;
- non-cash payment products;
- government debentures, stocks or bonds;
- investment life insurance products, including funeral bonds, endowment policies, allocated pensions and annuities;
- life risk insurance products, including term life, total and permanent disability, trauma and income protection.
- managed investment schemes, including Investor Directed Portfolio Services (IDPS);
- retirement savings accounts;
- securities; and
- superannuation, including self-managed superannuation funds.

We are authorised to provide these services and products to both retail and wholesale clients.

Our Authorised Representatives can only provide advice on financial products within these classes where they appear on our “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.

# Adviser Profiles

## Theo Marinis

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

Theo has had over 35 years' 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 PLANNERTM (CFP®), a Certified Practising Accountant (CPA) and a member of the Financial Advice Association of Australia (FAAA). Theo is authorised to provide tax (financial) advice services.

## Dylan Holliday

Dylan is an Authorised Representative (1310325) of Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group.

Dylan holds Bachelor Degrees in Economics and Finance from the University of Adelaide, and a Graduate Diploma of Financial Planning. He is a CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®) and an ACCREDITED BEHAVIOURAL FINANCE PROFESSIONAL (ABFP®). Dylan is a member of the Financial Advice Association of Australia (FAAA).

## What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint.

Please contact the Complaints Manager of our Licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority  
GPO Box 3 MELBOURNE VIC 3001

## Instructions from you

You can provide us with instructions by using the contact details in this FSG, generally the instructions need to be in writing via email, the client portal or letter.

## Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

## 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 [www.marinigroup.com.au](http://www.marinigroup.com.au)

## What arrangements may influence our advice to you?

As an independent financial planning practice, we have taken all required steps to avoid conflicts of interest that could affect the advice provided to you. Where any arise as part of providing advice (e.g. unavoidable commission), we are required to disclose the arrangement (e.g. commission amount) and remedy (e.g. rebate). This includes where we may refer you to a specialist e.g. accountant. If any referral payment is received, it will be disclosed and rebated. We do not pay any referral payments to other specialists for referrals received.

We have no ownership or contractual links with any financial product manufacturers that could restrict or unduly influence our advice to you. We have no incentive to recommend the product of one institution over another. We may provide advice on investments we hold in our own personal portfolios.

# What fees and commissions are payable to us?

Marinis Financial Group does not accept commission payments.

If the remuneration or other benefits are calculable at the time personal advice is given, the remuneration or other benefits the person receives on specific financial products to which the personal advice relates will be disclosed at the time the personal advice is given or as soon as practicable after that time. If not, the manner in which the remuneration or other benefits are to be calculated will be disclosed at the time the personal advice is given or as soon as practicable after that time.

## Fees for advice

We charge a fee for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation, and the time it takes to prepare personal financial advice for you.

Prior to providing you with advice, we will provide you with a Terms of Engagement document that outlines the advice and services we will provide and the cost to provide them. The fee for initial advice typically commences from \$6,600 inclusive of GST.

## Ongoing advice fees

We charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is a set amount based on the complexity of your financial affairs, the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances. The fee for our ongoing advice typically ranges from \$6,780 per annum to \$20,400 per annum.

Our Schedule of Fees provides further details and can be located on our website [www.marinigroup.com.au](http://www.marinigroup.com.au)

## How do you pay us?

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

- Payment can be made monthly by direct debit from a nominated bank account of your choice;
- We may be able to arrange for your fees to be deducted monthly from your investment or superannuation accounts; and
- Invoice directly for initial advice.

## How are we remunerated?

The Licensee's employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors, including:

- professionalism and adherence to compliance procedures; and
- team performance.

In addition, Caveo Partners Holdings Pty Ltd (CPH) is the owner of Financial Strategies (SA) through 100% ownership of Blue Baron 62. Theo Marinis as a director and shareholder of CPH will receive dividends from CPH.



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