Templestone
Financial Services



FINANCIAL SERVICES GUIDE

VERSION 5.0
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Part 1 - About this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you make an informed decision about whether to use the financial services offered by Templestone Financial Services Pty Ltd ("Templestone", "we", "us", or "our"). It contains important information about:

- who we are and the services we are authorised to provide
- how we can be contacted
- the financial products we can advise on and arrange
- how we and your adviser are paid
- any relationships that may influence the advice you receive
- how we protect your privacy
- how to provide instructions to us
- how you can make a complaint and access our dispute resolution processes

Included in this FSG is an Adviser Profile (Part 2), which contains information specific to your adviser.

The terms Representative, Authorised Representative, Corporate Authorised Representative and Advice Provider mean that a person, or entity, is authorised to represent a business that holds an Australian Financial Services Licence (AFSL). Templestone is the holder of an AFS Licence and is responsible for the financial services provided by its representatives and authorising the issuance of this FSG.

About Templestone

Templestone is a privately owned Australian financial services licensee. We supervise and support our authorised representatives and maintain the compliance framework, Approved Product List and governance systems under which financial advice is provided.

Not Independent

Templestone Financial Services Pty Ltd and its advisers receive commissions on life insurance products and may receive other forms of remuneration from product issuers. Because of this, we cannot describe ourselves as "independent", "impartial", "unbiased" or any other expression of similar meaning, as set out in section 923A of the Corporations Act 2001.

The Financial Services We Are Authorised to Provide

Under AFSL 523831, Templestone is authorised to provide:

Financial Services

- **Financial product advice** (both personal and general); and
- **Dealing in financial products**, including applying for, acquiring, varying or disposing of financial products on your behalf.

Financial Products

We are authorised to provide these services in relation to the following classes of financial products:

- Deposit and payment products
- Government bonds, debentures and stocks
- Life risk insurance products
- Investment life insurance products
- Managed investment schemes (including IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facilities

Your financial adviser's specific authorisations appear in their Adviser Profile (Part 2).

Approved Product List (APL)

Templestone maintains an Approved Product List (APL). Your adviser may only recommend financial products that appear on our APL.

If you already hold a financial product that is not on our APL, your adviser may review and provide advice about that product if it falls within the class of products they are authorised to advise on. However, they cannot recommend or arrange new transactions, switch you into, or increase your holdings in a product that is not on the APL.

The Advice We Provide

The advice we provide may be 'general' – where the advice is given without regard for your individual situation, needs or objectives – or 'personal' – where the advice is given in consideration of your situation, needs and objectives.

Where general advice is provided - for example published on a website or in a podcast, social media post or webinar - we will warn you that the advice is general in nature and given without regard for your circumstances, in which case it may not be appropriate advice for you.

Where personal advice is given, it will always be provided in a document called a 'Statement of Advice' (SoA). (See also 'How We Provide Personal Advice').

Your adviser may assist you with financial advice across a range of subject matter areas, including:

- superannuation including self-managed superannuation funds (SMSF)
- retirement planning
- personal insurances
- investment strategies
- wealth creation and accumulation
- asset allocation
- cashflow and budgeting
- rollover and consolidation strategies

These are strategy categories only. They do **not** expand your adviser's AFSL-authorised financial services or permitted financial product classes.

How We Provide Personal Advice

Personal advice considers your objectives, financial situation and needs. To provide personal advice, we must first understand your circumstances and make enquiries necessary to ensure our advice is appropriate.

Where we provide personal advice, you will receive a **Statement of Advice (SoA)** setting out:

- our understanding of your situation, circumstances, needs and objectives
- our advice - provided in consideration of the above
- the basis of our advice
- the costs to you, including our fees
- any associations or conflicts

You have no obligation to accept any advice or recommendations. If you decide to act on the advice, either in whole or in part, your adviser will ask you to sign an 'authority to proceed' ('ATP').

Where we provide further personal advice after providing our initial advice, we may record this in a **Record of Advice (RoA)** instead of in an **SoA**.

If we arrange a financial product for you such as a managed fund, you may receive a **Product Disclosure Statement (PDS)** issued by the product provider. A PDS contains information about the financial product outlining its relevant terms, significant risks and fees and charges.

How You May Provide Instructions

You may provide instructions to your adviser in writing, via email, or by phone. Certain transactions – including for example proceeding with advice laid out in the SoA - may require written authorisation before the instructions can be implemented.

Where you wish to give instructions to your adviser, please use the contact details shown in their Adviser Profile in this document.

How We Are Paid

Templestone may receive fees for advice and services provided to you by your adviser as well as commissions for arranging certain financial products paid by product providers. These fees and commissions may be passed on, in full or in part, to your adviser. No fees or charges are to be debited directly by (or paid directly to) your adviser.

Advice fees

Fees charged to you for seeking financial advice are dependent upon your adviser's service offering and are set out in Part 2 of this document.

In addition to 'initial' advice fees - charged by your financial adviser for preparing their advice - you may elect to agree to ongoing advice services, in which case we will provide you with a **Fee Disclosure Statement (FDS)** each year, and you will be required to give annual consent for any ongoing fees to continue. If we do not receive your consent, we cannot provide ongoing services, and we will not charge ongoing fees.

Fees for initial advice relate to the consideration given to understanding your situation, needs and objectives, and the consequent preparation of advice documents. What is charged to you is thus dependant on the complexity of your circumstances and the time required to prepare the advice. You will always have the opportunity to approve the cost of commissioning financial advice before you incur the cost.

Ongoing advice fees relate to the ongoing services we provide, including reviewing your financial position, monitoring your strategies and assessing the continued relevance of previous advice.

Insurance commissions

Where you purchase a life insurance product on our recommendation, Templestone may receive a commission from the insurer. These commissions are included in the premium you pay and are not an additional cost to you.

Part 2 of this document details the type, range and extent of insurance fees commissions that may be charged including 'worked examples.

Your adviser will disclose the actual commission amounts in your Statement of Advice.

Other remuneration

Templestone does not receive volume bonuses, shelf-space fees, or other forms of conflicted remuneration from product issuers.

Associations and Conflicts of Interest

Templestone and its advisers may recommend products from product issuers on our Approved Product List (APL). We do not require advisers to meet product quotas, and we do not receive volume-based payments.

Your adviser may have personal or professional associations that could influence their advice. These will be disclosed in the SoA.

Privacy

Templestone is committed to protecting your privacy and handling your information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

We collect personal and financial information to provide financial services to you. We may share this information with:

- product issuers
- service providers (such as platform or administration services)
- insurers
- auditors and compliance providers
- external dispute resolution schemes (AFCA)
- regulators and the courts (as, and when, required by law)

We will not disclose your information to overseas recipients unless required to do so or unless the product or service you choose involves overseas entities.

You can request access to your personal information by contacting us at compliance@templestone.com.au.

Complaints and Dispute Resolution

Our complaints-handling process

If you have a complaint about our financial services, you may contact us in any of the following ways:

Phone: (02) 9098 9194
Email: compliance@templestone.com.au

Mail: Complaints Officer
Templestone Financial Services Pty Ltd
Suite 8, Level 1, 4A Meridian Place
Bella Vista NSW 2153

We will acknowledge your complaint within **one business day** (or as soon as practicable) and will provide a written response within **30 calendar days**. You will not be charged for making a complaint.

If you are not satisfied

If you are not satisfied with our response, or if we do not respond within 30 calendar days, you may contact the **Australian Financial Complaints Authority (AFCA):**

Website: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

AFCA is a free and independent dispute resolution service.

Compensation and Professional Indemnity Insurance

Templestone maintains professional indemnity insurance in accordance with s 912B of the Corporations Act and ASIC Regulatory Guide 126. This includes coverage for current and former representatives.

Part 2 — Adviser Profile

Michael Messinesi
Authorised Representative Number: 1002135
Mobile: 0415 306 000
Email: michael@clearpathfa.com.au

The Trustee for Clearpath Financial Advisers Trust
(ABN 66 726 190 232)

Corporate Authorised Representative (No. 1275573) of Templestone Financial Services Pty Ltd (Australian Financial Services Licence No. 523831)

Grosvenor Place, Level 15, 225 George St, Sydney NSW 2000
Sydney NSW 2000

About Michael Messinesi

Michael Messinesi is an Authorised Representative of Templestone and is authorised to provide personal and general financial product advice, and to deal in financial products, as described below.

The Financial Services Michael Is Authorised to Provide

Michael is authorised to provide financial product advice and dealing services in relation to:

- Deposit and payment products
- Government bonds, debentures and stocks
- Life risk insurance products
- Investment life insurance products
- Managed investment schemes (including IDPS)
- Retirement savings accounts
- Securities
- Superannuation

Advice Areas

Michael may assist clients with advice relating to:

- superannuation strategies
- retirement planning
- personal insurance
- investment strategies
- wealth creation
- asset allocation
- rollovers and consolidations

Fees and Charges

Michael may charge the following fees:

- **Initial advice fees**: $1,100 – $11,000
- **Ongoing advice fees**: $1,980 – $30,000 per year

Insurance commissions

- **Initial**: up to **66%** of your first-year premium
- **Ongoing**: up to **22%** of your renewal premium each year

Worked example:

If your annual premium is $1,000, Templestone may receive up to:

- $660 in the first year (66% of $1,000), and
- $220 in subsequent years (22% of $1,000)

Actual fees will be disclosed in your advice document (Statement of Advice or a Record of Advice).

How Michael Is Paid

Michael may earn a salary, profit share, or income from fees paid to the business. Commission or fee-sharing arrangements will be disclosed in your SoA.

Contact Details

Clearpath Financial Advisers
Office Address: Grosvenor Place, Level 15, 225 George St, Sydney NSW 2000
Mobile: 0415 306 000
Email: michael@clearpathfa.com.au
Company Website: www.clearpathfa.com.au

Contact Us

+61 02 9098 9194
contact@templestone.com.au
www.templestone.com.au

Our Office

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