



Financial Services Guide (FSG)

8 July 2024 (v2)

Certus Financial Pty Ltd

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Business profile

Financial Services Guide: FSG Version 2.0

Issue date 8 July 2024

Important Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:

- Who we are;
- Advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

Lack of Independence Disclosure

Certus FSL and Certus Financial are owned by Susan Rio and Hock Liaw and have an open approved products list, however, as we continue to be paid commissions for life insurance products, we must disclose this lack of independence.

About our practice Certus Financial Pty Ltd, corporate authorised representative (CAR), trading as Certus Financial, is authorised to provide financial services on behalf of Certus FSL Pty Ltd.

We are a leading financial services provider.

Our business was established by Susan Rio and Hock Liaw in and is based in Melbourne.

Certus Financial offers comprehensive financial planning advice to assist clients develop a structured financial plan that helps them achieve their lifetime goals.

We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

About our team Attached to this document is a profile of your adviser. The adviser profile provides information about their contact details, qualifications, experience and any memberships they may hold.

Why you should choose us We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and consider different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Approved Products Certus FSL Pty Ltd maintains a broad approved list, containing investment and insurance products that have been researched by at least two research houses.



Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we recommend you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

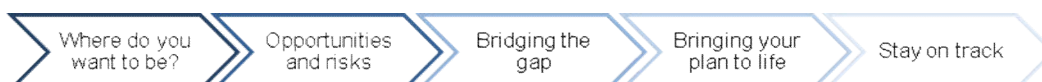
You may also receive an ongoing or annual agreement which will outline how we monitor your strategy and portfolio and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, the PDS or IDPS guides carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Identifying where you want to be

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

We will design an annual or ongoing service program so your plan remains up to date.

Transaction services

If you would like us to help you complete a particular transaction without our advice, we can take your instructions and arrange for the transaction to be completed without providing any advice.

It is important to understand that in these circumstances, we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your records.



Fees

The fees charged for our advice are designed to be fair and clear. Our advice fees may include charges for the following advice services:

Consultation Fee - You may be charged up to \$450 + GST for a consultation.

Advice Fee- The advice fee covers the cost of researching and preparing your financial plan. The price can be a flat fee with an additional performance or risk margin depending on the size and complexity of the advice.

Advice implementation – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products. This cost will be calculated on the estimated time to complete the task.

Admin Fee – This will be charged for any other admin services provided.

Hourly Rate – The hourly rate charged for the Adviser time is \$450 per hour + GST.

The advice implementation fee will be disclosed in your Advice Agreement or your Statement of Advice.

Annual or Ongoing advice – This is the fee for the annual or ongoing advice, it will cover the cost to keep your strategy and investments current and up to date as well as any services provided by the practice. This will be a separate document provided at the time of the advice.

Life insurance payments

Initial commission – One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)

Ongoing commission – This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Certus FSL Pty Ltd will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider and are not paid directly by you.

Your advice fees are calculated at the time we provide you with personal advice. Your Statement of Advice will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- BPay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Annual or ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our annual or ongoing advice agreement.

About Certus FSL Pty Ltd

Australian Business Number	66 674 729 349
Australian Financial Services Licence	#557423
Address	Level 50, 120 Collins Street MELBOURNE VIC 3000
Website	www.certusfinancial.com.au

Certus FSL Pty Ltd has approved the distribution of this FSG.



Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Certus FSL or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Certus FSL will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your investment and/or policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, it could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We require you present photo identification documents such as passports and driver licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Certus FSL may have access to this information when providing financial advice or services to you.
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Certus FSL to review clients' needs and circumstances from time to time.

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Certus FSL Privacy Policy).
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Certus FSL will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Certus FSL Privacy Policy. The Certus FSL Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

Professional indemnity insurance

Professional indemnity insurance is maintained by Certus FSL Pty Ltd to cover advice, actions and recommendations which have been authorised by Certus FSL Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.



What should you do if you have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Certus FSL Pty Ltd on 0474 558 674 or email us at complaints@certusfinancial.com.au.

Certus FSL Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.



Adviser profile

Adviser profile version:	Version 2.0
Date issued	8 July 2024
About Susan Rio	Susan Rio (ASIC #1000560), is an authorised representative of Certus FSL Pty Ltd. Email address: susan.rio@certusfinancial.com.au

Education and Qualifications

- Certified Financial Planner (CFP®)
- Masters of Financial Planning
- Diploma of Financial Planning
- Diploma of Business Studies (Accounting)

Experience

Susan has been in the Financial Planning industry since 1987. Susan's experience includes roles in the banking, finance and stockbroking sectors and includes wealth creation, strategic superannuation planning, taxation and investment portfolio management. Susan has provided strategic financial advice to clients and her ability to empathise with clients specific circumstances and objectives enables her to provide tailored financial solutions.

Susan is a member of the Financial Advisers Association of Australia (FAAA).

About Hock Liaw	Hock Liaw (ASIC #1237656), is an authorised representative of Certus FSL Pty Ltd. Email address: hock.liaw@certusfinancial.com.au
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Education and Qualifications

- Certified Financial Planner (CFP®)
- Life Risk Specialist (LRS®)
- Bachelor of Commerce (Accounting)
- Advanced Diploma of Financial Planning

Experience

Hock began his financial planning career in 2011 and has industry experience which includes wealth creation, insurance/risk, strategic superannuation planning, taxation and defined benefit scheme maximisation.

Hock has held financial planning positions in the industry superannuation and boutique planning sectors where he provided strategic financial advice to a range of individuals. Hock's roles included presenting to various Federal Public Service departments as well as delivering public seminars on a broad range of finance related topics.

Hock is a member of the Financial Advisers Association of Australia (FAAA).



Advice your adviser can provide

Susan and Hock can provide strategic advice as well as arrange the types of financial products listed below.

In addition, you can choose whether to receive advice about a range of needs all at once or choose to receive advice only on areas / needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Strategies

- Aged care accommodation
- Business succession planning
- Centrelink planning
- Estate planning considerations
- Gearing strategies
- Guidance on budgeting and goal setting
- Investment planning
- Pre-retirement planning
- Retirement planning
- Risk and insurance analysis
- Salary packaging advice
- Savings and wealth creation strategies
- Superannuation planning

Products

- Business succession insurance
- Cash management trusts
- Direct fixed interest
- Direct shares
- Master trust products
- Personal and group insurance
- Retail and wholesale managed investment schemes
- Retirement income streams
- Self-managed super funds
- Socially responsible investments
- Superannuation products

How the adviser is paid

Certus FSL Pty Ltd will receive gross revenue for the recommended financial services and/or products. Certus FSL Pty Ltd will then pay Certus Financial Pty Ltd the gross revenue received.

Susan Rio and Hock Liaw have equity in both Certus FSL and Certus Financial and may receive capital and profit related benefits.

Other benefits your Adviser may receive

Non-monetary: Certus Financial Pty Ltd keeps a register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Associated businesses: Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.



Privacy Policy

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, it could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We require you present photo identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you.
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review clients' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.