



# Financial Services Guide

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# Welcome to Plan Financial Solutions Pty Ltd

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Plan Financial Solutions Pty Ltd (ABN: 44 648 985 479) is a Corporate Authorised Representative, (Authorised Representative Number 001286311) of Politis Investment Strategies Pty Ltd (ABN: 71 106 823 241) trades as Politis Investment Strategies and is licensed by the Australian Securities and Investments Commission to provide financial services in Australia, AFSL No. 253125.

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This Financial Services Guide complies with the Corporations Act and relies on ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968 in relation to the Managed Discretionary Account service. Its distribution has been approved by Politis Investment Strategies Pty Ltd, ABN: 71 106 823 241, Australian Financial Services License (AFSL) Number: 253125

# Introduction

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This Financial Services Guide (FSG) is an important document and you should read it carefully before we provide you with a financial service.

It is intended to inform you of certain matters relating to our relationship with you and Alex O'Neill, as well as key information about the types of financial services we offer.

The matters covered by the Financial Services Guide include:

- The relationship between you, Alex O'Neill, Plan Financial Solutions Pty Ltd and Politis Investment Strategies
- Products and services we offer
- Fees for our services
- Other relevant information
- How we handle complaints
- Your Financial Planner Profile

## **Not Independent:**

Because Plan Financial Solutions Pty Ltd and Politis Investment Strategies Pty Ltd, receive commissions from life insurance companies, neither Plan Financial Solutions Pty Ltd nor Politis Investment Strategies are independent, impartial or unbiased. The Corporations Act states that if a licensee or an Authorised Representative receives commissions from a product issuer it cannot claim to be independent, impartial or unbiased.

The financial services referred to in this guide are offered by Financial Planners authorised by Politis Investment Strategies.

Alex O'Neill is an Authorised Representative of Politis Investment Strategies. Politis Investment Strategies acts in your interest when providing financial services and is responsible for any financial services our Financial Planners are authorised to provide.

The Financial Planner Profile gives you information about Alex O'Neill and forms part of this Financial Services Guide.

When we provide you with financial advice you will receive additional documents:

- Statement of Advice including the Investment Program – this document is personally prepared for you and will consider your personal circumstances, financial situation, needs and objectives including your risk tolerance. This document will outline our recommendations for you, details of our services, our recommended Investment Program and all associated fees.

We can not implement any recommendations without having provided you with a Statement of Advice based on your financial situation, needs and objectives. If you provide limited or inaccurate information about your financial situation, needs and objectives then you are at risk of receiving advice and recommendations from us which is limited in nature and may not be suitable for you.

If Alex O'Neill provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice provided to you in a previous Statement of Advice, and we do not give that further advice to you in writing, you may request a copy of the record of that further advice at any time up to 7 years from the date Alex O'Neill gave the further advice to you.

You can request a copy of the further advice by contacting Alex O'Neill in writing.

- Product Disclosure Statements (PDS) – If a particular financial product is recommended or transacted on your behalf, you will be provided with a Product Disclosure Statement which contains information to help you decide about that product.

# Products and Services

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Our offering is a unique service model that includes:

- Financial Planning
- Investment Management
- Client Services
- Account Administration

Our model is designed for those investors seeking a complete financial solution and appreciate the benefits of a personalised service, professional investment management, transparency, complete account administration service and reporting.

Politis Investment Strategies is authorised and licensed by the Australian Securities and Investments Commission to provide advice on and deal in;

- Securities
- Superannuation including Self Managed Superannuation Funds
- Deposit Products
- Managed Investment Schemes including Investor Directed Portfolio Services
- Managed Discretionary Account Services
- Investment Life Insurance Products
- Life Risk Insurance Products
- Retirement Savings Account Products
- Government Debentures, Stocks and Bonds

We can not provide a clearing and execution service for the purchase and sale of securities. For existing clients clearing and execution services are arranged through a third party.

As a Representative of Politis Investment Strategies, Alex O'Neill may offer general advice or advice tailored to your personal circumstances, financial situation, needs and objectives including your risk tolerance.

They can also provide ongoing advice and formal reviews in relation to your financial situation.

Alex O'Neill will provide advice in relation to Financial Products that Politis Investment Strategies has authorised. Details about the Financial Products Alex O'Neill is authorised to give advice on is detailed in the Financial Planner Profile that forms part of this Financial Service Guide.

## Our Unique Service Model

### Our Financial Planning Approach

At Plan Financial Solutions Pty Ltd we know that quality financial planning advice will benefit people in all stages of life. Careful planning and regular reviews of your investment strategy and financial position are vital in achieving your desired outcomes.

#### ➡ Initial Meeting

In our first meeting our aim is to understand your financial situation, needs and objectives. In order to do this, you will be requested to provide all relevant details of your financial situation, needs and objectives; so that we may offer you appropriate advice. This will be recorded in a Client Advice Needs Form.

#### ➡ Analysis

We will carefully analyse all of the information that we have obtained from you, including your tolerance to risk and explore all possible options and strategies that may be applied in achieving your desired outcomes.

#### ➡ Preparation

We will then construct a Statement of Advice outlining what we believe is the most appropriate strategy for you. The Statement of Advice will clearly outline the steps you need to take in order to achieve your goals, and provide details of our recommendations, services and all associated fees.

#### ➡ Presentation

Your Statement of Advice will be presented to you by Alex O'Neill. This will give you the opportunity to ask questions that you may have as you read through this document with Alex O'Neill. This document will be yours to keep and you may organise further meetings if you require further discussion or have more questions.

#### ➡ Implementation

Plan Financial Solutions Pty Ltd via Politis Investment Strategies will implement all of the recommendations within your Statement of Advice should you wish to proceed.

#### ➡ Ongoing Review Meetings

Regular reviews of your financial position and appropriateness of your investment program will be held with Alex O'Neill. These reviews enable us to provide the best possible ongoing advice.

# Managed Discretionary Account Services

## Investment Management

We provide our clients with the opportunity to grow their wealth by investing in professionally managed investment portfolios also known as Managed Discretionary Accounts. Our portfolios have been designed to satisfy the individual requirements of our clients.

The Politis Investment Strategies portfolios are managed by a dedicated team of professional Investment Managers. Our Investment Managers have a strong knowledge of financial markets through their extensive experience and access to leading investment research.

## What is a Managed Discretionary Account?

A Managed Discretionary Account (MDA) is a portfolio of listed securities that is managed on your behalf by a professional investment manager such as Politis Investment Strategies.

## Politis Investment Strategies Discretion

Under our Managed Discretionary Account Service, you give Politis Investment Strategies the authority and discretion to make investment decisions, including all rights related to those investments and any corporate actions, and execute these on your behalf without prior reference to you for each transaction.

## Investment Program of the Managed Discretionary Accounts

Politis Investment Strategies offers a number of portfolios (Investment Programs) within its Managed Discretionary Account Service. Politis Investment Strategies will advise you on the most appropriate portfolio (Investment Program) based on your personal circumstances, financial situation, needs and objectives including your risk tolerance.

The Investment Program of the recommended portfolio, which forms part of the MDA Agreement, will be included in a Statement of Advice (which complies with Division 3 of Part 7.7 and Div. 2 of Part 7.7A of the Corporations Act). The Statement of Advice will be presented to you before you decide to enter into a Managed Discretionary Account agreement with Politis Investment Strategies.

The Investment Program will include;

- the nature and scope of the discretions Politis Investment Strategies will be authorised and required to exercise under the Managed Discretionary Account agreement and any investment strategy that is to be applied in exercising those discretions
- any significant risks associated with the Managed Discretionary Account agreement
- the basis on which the Managed Discretionary Account Service is considered to be suitable for you
- warnings that the Managed Discretionary Account agreement may not be suitable for you if you have provided incomplete or inaccurate information and that the contract may be unsuitable if your circumstances change.

## Review of Investment Program

Alex O'Neill must conduct, at least annually, a review of your financial situation, needs, objectives and risk tolerance to ensure that the Managed Discretionary Account Investment Program remains suited to your personal circumstances.

Advice will be provided to you about whether the Managed Discretionary Account Investment Program continues to be suitable for you in light of your financial situation, needs, objectives and risk tolerance. To conduct a regular review is a legal requirement and Alex O'Neill will contact you to arrange a suitable date.

## Managed Discretionary Account Agreement

Before we can provide you with Managed Discretionary Account Services you will need to enter into a Managed Discretionary Account agreement with us that outlines the discretion and authorities that Politis Investment Strategies has in providing these services to you.

## Custodial or Depository Services

For SMSF and Non-Superannuation accounts, Politis Investment Strategies does not provide custodial and depository services in relation to our Managed Discretionary Accounts. This means that you will be the legal owner of your investments, with all of investments being registered and held in your name. Your investments will be held with the nominated clearing broker in your account and not with Plan Financial Solutions Pty Ltd.

For Retail Superannuation Accounts, Politis Investment Strategies does not provide custodial or depository services in relation to our Managed Discretionary Accounts. Politis Investment Strategies accounts are offered by utilising the administration services of a regulated platform.

BT Portfolio Services Limited (ABN 73 095 055 208; AFSL 233715) (**BT Portfolio Services**) has been selected by Politis Investment Strategies to provide regulated platform services. As part of these services, assets that will be managed under the terms of your MDA agreement will be held by BT Portfolio Services as the operator of the regulated platform, or a custodian they appoint, on trust for you. You will be required to execute offer documentation provided by BT Portfolio Services in respect of the services BT Portfolio Services will provide.

You may contact BT Portfolio Services in the following ways:

### **By mail**

BT Portfolio Services Limited  
GPO Box 2675  
Sydney NSW 2001

### **By email**

[panoramainvestments@btfinancialgroup.com](mailto:panoramainvestments@btfinancialgroup.com)



All investments, other than listed securities, will be held in the name of BT Portfolio Services as part of their regulated platform services. BT Portfolio Services will therefore be the legal owner of these investments held on trust for you, meaning you will retain beneficial ownership.

For listed securities, BT Portfolio Services has appointed a sub-custodian, The Hongkong and Shanghai Banking Corporation Limited, Sydney Branch (ABN 65 117 925 970; AFSL 301737) of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney NSW 2000 (**HSBC**), which will hold these investments on trust for BT Portfolio Services. HSBC will therefore be the legal owner of these investments held on trust for BT Portfolio Services. BT Portfolio Services in turn will hold the beneficial interest in those investments for you.

## Risks associated with Managed Discretionary Accounts

In addition to the risks normally associated with investing, there can be additional risk by investing in Managed Discretionary Accounts.

Your Managed Discretionary Account agreement with Politis Investment Strategies conveys full discretion to Politis Investment Strategies for management of your portfolio. This may result in transactions being entered into that you may have not necessarily undertaken if given the opportunity to provide pre-approval.

There can be no assurance that the Managed Discretionary Account will achieve its investment objectives and no assurance can be given that the strategies employed by Politis Investment Strategies in the past to achieve attractive returns will continue to be successful or that the return will be similar to that achieved in the past. The investment decisions made by Politis Investment Strategies are subject to various market, currency, economic, political and business risks, and those investment decisions may not always be profitable and may at times result in loss.

The success of the Managed Discretionary Account is dependent on the skill and capacity of the Investment Management team at Politis Investment Strategies to identify appropriate investment opportunities. Politis Investment Strategies is mitigating this risk by employing only highly skilled and experienced Investment Managers and has stringent processes in place to monitor all Managed Discretionary Account activities. Actions that Politis Investment Strategies takes pursuant to the discretion may trigger a capital gains tax liability, depending on your personal tax position. You should seek advice about the tax implications that would be applicable to you.

It is important you understand what we are authorised to do and that you carefully read and understand the activities we will undertake on your behalf.

## How you can instruct us on Corporate Actions and Voting Rights relating to the financial products in your portfolio

If we are notified of any intending corporate actions, Politis Investment Strategies will use its discretion on the appropriate action. Politis Investment Strategies will consider any rights relating to investments and, unless instructed otherwise by you and agreed by us in writing, has a discretion to exercise (or refrain from exercising) any rights relating to investments, without consulting you in relation to those rights.

Politis Investment Strategies does not accept an obligation to consider exercising voting rights. Unless you instruct us in writing to the contrary, we will not pass on any information in respect of voting rights.

You may provide instructions to Politis Investment Strategies, in writing, by sending those instructions to our email address or address listed on page 2 of this document. Politis Investment Strategies will consider your instructions and if agreed to by us in writing following consultation with you, will implement them accordingly.

## Outsourcing Arrangements that apply to our Managed Discretionary Account Service

### SMSF and Non-Superannuation Accounts

For SMSF and Non-Superannuation Accounts Politis Investment Strategies outsources the execution and settlement of securities listed on the Australian Securities Exchange (ASX) to FNZ Custodians (Australia) Pty Ltd (trading as "FNZ Securities").

In selecting FNZ Securities, Politis Investment Strategies considered the following;

- Independence
- Experience and qualifications of the provider's staff
- Financial soundness
- Administration systems
- Ability to provide the services 'on-time'
- Availability of support
- Reputation within the financial services industry
- Cost of the services

Politis Investment Strategies and FNZ Securities have entered into an agreement to provide these services. This is a standard agreement to provide services with standard cancellation clauses. If required by FNZ Securities, you will be required to execute documentation provided by FNZ Securities in respect of these services.

Should a party not meet the terms of any agreement, the matter will be discussed to resolve the issue or the service will be terminated. Should any service be terminated, Politis Investment Strategies will immediately seek to engage a replacement provider.

For non-discretionary investment accounts our Financial Planners may recommend other regulated platforms approved by Politis Investment Strategies.

### Retail Superannuation Accounts

For Retail Superannuation Accounts, Politis Investment Strategies do not provide custodial, depository, administration, execution and settlement services in relation to its MDA services.

For Retail Superannuation Accounts that are managed discretionarily by Politis Investment Strategies we have selected BT Portfolio Services Limited (ABN 73 095 055 208; AFSL 233715) (**BT Portfolio Services**) as the regulated platform provider to provide regulated platform services to you.

In selecting BT Portfolio Services, Politis Investment Strategies considered the following;

- Independence
- Experience and qualifications of the provider's staff
- Financial soundness
- Administration and technology platform
- Availability of support
- Reputation within the financial services industry
- Cost of the services

Politis Investment Strategies and BT Portfolio Services have entered into an agreement to provide these services to you. You will be required to execute offer documentation provided by BT Portfolio Services in respect of these services.

Should a party not meet the terms of any agreement, the matter will be discussed to resolve the issue or the service will be terminated. Should any service be terminated, Politis Investment Strategies will immediately seek to engage a replacement provider.

For non-discretionary Retail Superannuation Accounts our Financial Planners may recommend other regulated platforms approved by Politis Investment Strategies.

## Life Risk Insurance

Life risk insurance provides protection against sickness, injury and death. While this type of insurance doesn't remove the risk of something going wrong, it provides you and your family with protection, compensation and financial security if something does happen.

There are many types of cover;

- Death
- Income Protection
- Trauma
- Total and Permanent Disability

Financial Planners authorised to provide life risk insurance advice by Politis Investment Strategies can direct you on the most appropriate type and level of insurance cover.

As your personal situation, needs and objectives change throughout life, so too will the amount and the need for different types of insurance cover. As part of the Politis Investment Strategies process, we regularly review our client's life risk insurance requirements to make sure that they are adequately protected to meet their current needs.

## Client Services

As a client of Plan Financial Solutions Pty Ltd you are personally supported by a dedicated Client Service Officer. Your Client Service Officer will ensure your account is completely up to date and that you are notified of all relevant matters relating to your investment portfolio.

Our Client Service Officers are dedicated to a small group of clients enabling us to build a strong personal relationship with you. Consequently, you have ready access to a single point of contact who understands your specific needs and preferences.

Your dedicated Client Service Officer will assist you in all administrative matters.

## Other relevant information

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### How you can instruct us

Your instructions to us should be in writing, either by post, fax or email and must be forwarded to us via Alex O'Neill. The contact details of Alex O'Neill are listed on the Financial Planner Profile.

### Information that we maintain in your file and how you can examine your file

Plan Financial Solutions Pty Ltd maintains a record of your personal information that includes details of your financial situation, needs and objectives as well as your risk profile.

We are committed to act on our privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided to you for your information.

If you wish to examine your file, please make a request in writing so we can make arrangements for you to do so. Your records may be requested within 7 years of the provision of the financial services.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

### Anti-Money Laundering and Terrorism Financing

The Anti-Money Laundering and Terrorism Financing Act requires verification of your identity before we can provide financial services to you. We will advise you of any documentation that may be required to meet this obligation.

### Professional Indemnity Insurance

Politis Investment Strategies maintains a professional indemnity insurance cover in accordance with its obligations as an Australian Financial Service Licensee.

Politis Investment Strategies insurance arrangements cover claims relating to the services and products it offers, and the conduct of current and former Politis Investment Strategies employees and Authorised Representatives (where Politis Investment Strategies is responsible for the conduct of the employee or authorised representative at the time of the relevant conduct).

### Associations and other interests that could influence our advice

Other than the Managed Discretionary Account service, neither Plan Financial Solutions Pty Ltd nor any employees or Politis Investment Strategies have any ownership or association with any product provider that could be expected to influence us in the provision of the financial services.

## How we are paid for our financial service

We charge fees for the financial services that we provide and will outline to you in your Statement of Advice any remuneration and other benefits Plan Financial Solutions Pty Ltd and Politis Investment Strategies will receive for the financial services we provide. The following is a guide to fees you may be charged.

Type of fee	Description of fee
Initial Meeting	Your first meeting with Alex O'Neill is free of charge.
Statement of Advice preparation	<p>A fee will be charged for the development and preparation of an initial Statement of Advice. The amount charged for a Statement of Advice will be dependant on the complexity and the type of advice provided.</p> <p>The average fee for the development and preparation of a Statement of Advice is \$5,500 incl. GST.</p> <p>The Statement of Advice fee will be payable 14 days following the presentation of the advice to you, and is payable irrespective of whether or not you implement the advice provided.</p> <p>If Alex O'Neill is an employee of Politis Investment Strategies, 100% of the fee for the development and preparation of an initial Statement of Advice will be retained by Politis Investment Strategies.</p> <p>If Alex O'Neill is an Authorised Representative of Politis Investment Strategies, a maximum of 100% of the fee for the development and preparation of an initial Statement of Advice will be retained by Politis Investment Strategies, and any remainder will be paid to the Corporate Authorised Representative.</p> <p>For example, if the SOA fee was \$3,300 incl. GST, Politis Investment Strategies could retain 50% being \$1,650 incl. GST, and the Authorised Representative would be paid \$1,650 incl. GST.</p>
Adviser Service	<p>An Adviser Service Fee will be charged by Alex O'Neill for ongoing financial planning advice and services.</p> <p>The Adviser Service fee and remuneration arrangements are outlined in Alex O'Neill's Profile that forms part of this document.</p> <p>If Alex O'Neill is an employee of Politis Investment Strategies the fee will be retained by Politis Investment Strategies. How the fee is calculated is included in the Financial Planner's Profile that forms part of this document.</p> <p>If Alex O'Neill is an Authorised Representative of Politis Investment Strategies, 100% of the fee will be paid to Plan Financial Solutions Pty Ltd.</p>

Life Risk Insurance	<p>Commission payments are not an additional cost to you but are paid to Politis Investment Strategies by the Financial Product issuer.</p> <p><u>Upfront Commission</u></p> <p>Where a life risk insurance product has been recommended the issuer of the product will pay Politis Investment Strategies commission. The commission rates range between 0% and up to 66% of your first year's premium, varying from one product issuer to another. For example, assume you pay insurance premium of \$1,000, Politis Investment Strategies could receive a payment of up to \$660 in upfront commission.</p> <p><u>Ongoing Commission</u></p> <p>Where a life risk insurance product has been recommended, the issuer of the product will pay Politis Investment Strategies ongoing commission. This commission can vary depending on the product, and may range between 0% and up to 22% of your premium. For example, assume you pay insurance premiums of \$1,000, Politis Investment Strategies could potentially receive up to \$220 per annum ongoing commission for as long as you hold the product.</p> <p>If Alex O'Neill is an Authorised Representative of Politis Investment Strategies and is authorised to provide advice on Life Risk Insurance, a percentage of the commission will be paid to the Corporate Authorised Representative.</p> <p>Detail of the percentage paid to the Corporate Authorised Representative is outlined in the Financial Planner's Profile that forms part of this document.</p>
Managed Discretionary Account (MDA) investment management, security trade brokerage and account administration	Please see the 'fees and costs associated with the Managed Discretionary Account service' table below.

\*All fees outlined in this document are inclusive of GST and will be outlined in detail in your Statement of Advice

## Other remuneration and commission arrangements

Type of arrangements	Description of remuneration and commission
Referral	<p>If you have been referred to Alex O'Neill by another professional firm the Financial Planner may pay a referral fee to the referring firm.</p> <p>The referral fee that may be paid is detailed in the Financial Planner Profile.</p> <p>This is not an additional charge to you and will be detailed to you in your Statement of Advice.</p>

## Fees and costs associated with the Managed Discretionary Account service

The actual fees and costs relevant to your Managed Discretionary Account will be detailed in the Statement of Advice that will be presented to you.

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask Politis Investment Strategies or Alex O'Neill.

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out different fee options.

This table shows fees and other costs that you may be charged. These fees and costs may be deducted from your investment, the returns on your investment or from the Managed Discretionary Account service assets as a whole. You should also seek advice on the tax implications of your Managed Discretionary Account portfolio. You should read all of the information about fees and other costs, as it is important to understand their impact on your investment.

Fees when your money moves in or out of the Managed Discretionary Account Service		
Type of fee or cost	Amount	How and when paid
<b>Establishment fee</b> The fee to open your MDA account	Nil	Not Applicable
<b>Contribution fee</b> The fee on each amount contributed to your MDA account	Nil	Not Applicable
<b>Withdrawal fee</b> The fee on each amount you take out of your MDA account	Nil	Not Applicable
<b>Exit fee</b> The fee to close your MDA account	Nil	Not Applicable

<b>Brokerage (SMSF and non-superannuation)</b> The fee for the execution and settlement of security trades in your account	0.33% of trade value	Trade brokerage will be charged per security transaction. This stockbroking fee will be deducted at the time of transaction. Politis Investment Strategies will receive 0.253% of the 0.33%.
<b>Brokerage (Retail Superannuation)</b> The fee for the execution and settlement of security trades in your account	0.11% of trade value	Trade brokerage will be charged per security transaction. This stockbroking fee will be deducted at the time of transaction. Politis Investment Strategies does not receive any part of this fee.

Ongoing Management Costs		
Type of fee or cost	Amount	How and when paid
<b>Managed Discretionary Account (MDA) Investment and Administration fees</b> The fee for managing your investments in accordance with your investment program	0.55% – 1.21% per annum	This fee will be recalculated monthly based on the value of your portfolio and direct debited from your Cash Management Account on a monthly basis.
<b>Platform fee (SMSF and non-superannuation)</b> The fee for administrative, reporting and custodial services	Nil	Not Applicable
<b>Platform fee (Retail Superannuation)</b> The fee for administrative, reporting and custodial services	Admin fee - 0.15% capped to \$1,500 per annum plus Account fee - \$540 per annum plus Expense Recovery Fee: \$0 - \$95 (capped at \$95) plus Operational Risk Financial Requirement: 0.03% (capped at \$300)	This fee will be recalculated monthly based on the value of your portfolio and direct debited from your Cash Management Account on a monthly basis. Politis Investment Strategies does not receive any part of this fee.



<b>Fund Manager Fees</b> The fees charged by the managers of the funds in which your MDA account is invested	Nil	Not Applicable
<b>Brokerage (SMSF and non-superannuation)</b> The fee for the execution and settlement of security trades in your account	0.33% of trade value	Trade brokerage will be charged per security transaction. This stockbroking fee will be deducted at the time of transaction. Politis Investment Strategies will receive 0.253% of the 0.33%.
<b>Brokerage (Retail Superannuation)</b> The fee for the execution and settlement of security trades in your account	0.11% of trade value	Trade brokerage will be charged per security transaction. This stockbroking fee will be deducted at the time of transaction. Politis Investment Strategies does not receive any part of this fee.

\*All fees outlined in this document are inclusive of GST, net of Reduced Input Tax Credits. Additional fees and charges may apply. See 'Additional explanation of fees and costs' for further information.

Abnormal expenses (if any) and transactions costs will generally be paid by the Managed Discretionary Account Service provider. See 'Expenses' under the section 'Additional explanation of fees and costs' for further details.

The information in the table above can be used to compare costs between Managed Discretionary Account Services and different simple managed investment products (Managed Funds). ASIC provides a calculator on its website [www.moneysmart.gov.au](http://www.moneysmart.gov.au). The calculator can be used to calculate the effect of fees and costs on account balances.

## Example of annual fees and costs of the Managed Discretionary Account Service (SMSF and Non-Superannuation Portfolio)

This table gives an example of how the Politis Investment Strategies Managed Discretionary Account Service (SMSF and Non-Superannuation Portfolio) fees and costs can affect your investment over a one-year period. You should use this table to compare the Managed Discretionary Account Service with other Managed Discretionary Account services and simple managed investment products (Managed Funds).

The example assumes an account balance of \$500,000 invested in the Managed Discretionary Account Service with no variation in the value of your investment over this period. In practice, the actual fees Politis Investment Strategies charges are generally based on the value of your portfolio which may vary daily. This example also assumes that the additional \$50,000 contribution occurs at the start of the relevant period.

Example	Amount	Balance of \$500,000 with total contributions of \$50,000 during the year
Contribution fees	Nil	For every additional \$50,000 you put in, you will be charged a contribution fee of \$0.
<b>PLUS</b> Management costs Managed Discretionary Account service fee	1.10% per annum	If your account balance is \$550,000, you will be charged \$6,050 each year.
Platform fee	Nil	\$0
Fund Manager fee for the portfolio	Nil	\$0
Brokerage	0.33%	If your \$50,000 was used to buy securities the brokerage would be \$165.
<b>EQUALS</b> cost of Managed Discretionary Account Service	If you had an investment of \$500,000 and you added \$50,000, you would be charged fees of \$6,105 per annum including brokerage for the additional \$50,000 investment. What it costs you will depend on the fees you may be able to negotiate.	

## Example of annual fees and costs of the Managed Discretionary Account Service (Retail Superannuation)

This table gives an example of how the Politis Investment Strategies Managed Discretionary Account Service (Retail Superannuation) fees and costs can affect your investment over a one-year period. You should use this table to compare the Managed Discretionary Account Service with other Managed Discretionary Account services and simple managed investment products (Managed Funds).

The example assumes an account balance of \$500,000 invested in the Managed Discretionary Account Service with no variation in the value of your investment over this period. In practice, the actual fees Politis Investment Strategies charges are generally based on the value of your portfolio which may vary daily. This example also assumes that the additional \$50,000 contribution occurs at the start of the relevant period.

Example	Amount	Balance of \$500,000 with total contributions of \$50,000 during the year
Contribution fees	Nil	For every additional \$50,000 you put in, you will be charged a contribution fee of \$0.
<b>PLUS</b> Management costs Managed Discretionary Account service fee	1.10% per annum	If your account balance is \$550,000, you will be charged \$6,050 each year.
Admin Fee	0.15% capped to \$1,500 per annum	\$825
Account Fee	\$540 per annum	\$540
Expense Recovery Fee	\$0 - \$95 (capped at \$95)	\$95
Operational Risk Financial Requirement	0.03% (capped at \$300)	\$165
Brokerage	0.198%	If your \$50,000 was used to buy securities the brokerage would be \$99.00.
<b>EQUALS</b> cost of Managed Discretionary Account Service	If you had an investment of \$500,000 and you added \$50,000, you would be charged fees of \$7,774.00 per annum including brokerage for the additional \$50,000 investment. What it costs you will depend on the fees you may be able to negotiate.	

## Additional explanation of fees and costs

### Management fee

The management fee is calculated based on the portfolio value on the last day of each month and is payable monthly. It is deducted from your Cash Management Account.

### Administrative expenses

Politis Investment Strategies does not currently seek reimbursement from the Managed Discretionary Account Service for administrative expenses such as, registry costs, audit and accounting, postage and printing costs.

Such expenses will be paid by Politis Investment Strategies out of the management fees. Politis Investment Strategies will provide prior notice to investors if it seeks to recover these expenses from the Politis Investment Strategies Managed Discretionary Account Service in the future.

### Abnormal expenses

Abnormal expenses such as the cost of defending legal proceedings and the costs of terminating the Managed Discretionary Account Service will generally be paid by Politis Investment Strategies.

### Brokerage costs

This cost is incurred when Politis Investment Strategies buys and sell securities (shares) for your account. The brokerage is charged by the ASX stockbroker. Politis Investment Strategies does not charge any fee for its services in respect of buying or selling securities within Retail Superannuation. Politis Investment Strategies does charge a brokerage fee in respect of buying or selling securities for SMSF and non-superannuation accounts.

### Information about fee changes

We may increase our Managed Discretionary Account fees without your consent. We will provide at least 30 days' notice to you of any proposed increase in fees or charges.

Additional fees may be paid by you to Alex O'Neill. You should refer to the Statement of Advice provided by Alex O'Neill for details of those fees.

### BT Portfolio Services fee explanations

For specific details about the BT Portfolio Services fees please see the BT Portfolio Services Product Disclosure Statement and Financial Services Guide. This will be provided to you if you are recommended any BT Portfolio Services products.

## How we handle complaints

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If the level of service or quality of advice provided by Alex O'Neill fails to meet your expectations you can address the issue by following these steps:

- Step 1            Contact Alex O'Neill to discuss if your complaint can be resolved.
- Step 2            If your complaint is not satisfactorily resolved within 5 business days, please lodge a written complaint to:

Politis Investment Strategies  
Attention: Compliance Manager  
PO Box 168, Wickham NSW 2293

or by sending an email to [compliance@politis.com.au](mailto:compliance@politis.com.au)

- Step 3            If the complaint is not resolved to your satisfaction within 30 days you have the right to take your complaint to the Australian Financial Complaints Authority (AFCA) of which Politis Investment Strategies is a member.

The Australian Financial Complaints Authority (AFCA) is an external dispute resolution scheme approved by the Australian Securities and Investments Commission (ASIC) and can be contacted on 1800 931 678. This service is provided to you free of charge. More information about how to lodge a dispute with AFCA is available on their website; [www.afca.org.au](http://www.afca.org.au)

Information about your rights can also be obtained from the Australian Securities and Investments Commission (ASIC) hotline on 1300 300 630.

# Financial Planner Profile

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This Financial Planner Profile has been authorised for distribution by Politis Investment Strategies Pty Ltd.

This Financial Planner Profile is part of the Plan Financial Solutions Pty Ltd Financial Services Guide and together forms the complete Financial Services Guide.

## Your Financial Planner

Your financial planner is Alex O'Neill of Plan Financial Solutions Pty Ltd. Alex O'Neill is a Director of Plan Financial Solutions Pty Ltd.

Alex O'Neill is an Authorised Representative of Politis Investment Strategies Pty Ltd, ASIC Authorised Representative Number, 001234751.

Plan Financial Solutions Pty Ltd is a Corporate Authorised Representative of Politis Investment Strategies Pty Ltd, ASIC Authorised Representative Number 001286311.

## Experience

Alex has been in the Financial Planning industry since 2014 and brings a strong background of wealth creation, protection, finance knowledge and experience. Alex is FASEA qualified with a Masters of Financial Planning, Bachelor of Business, a Graduate Diploma of Financial Planning, Accredited in Listed Products, Self-Managed Super Funds, Margin Lending. Alex is also a proud member of the Financial Advice Association Australia.

After developing a successful career in Melbourne as a financial advisor, Alex moved back to the Northern Rivers to be closer to his family and to where he truly calls home. Alex is the founder and director of Plan Financial Solutions, whose mission is to provide clients with financial solutions, empathy, and practical advice. Alex is dedicated in helping family, friends, and the local community to get ahead in life and ultimately create the comfortable retirement they deserve.

## Qualifications

Master of Financial Planning  
Bachelor of Business (International Business)  
Graduate Diploma in Financial Planning  
Diploma of Financial Planning  
Member of Financial Advice Association Australia  
Registered with ASIC to provide tax financial advice

## Financial Advice Authorisation

Alex O'Neill is authorised by Politis Investment Strategies Pty Ltd to:

- (a) provide general advice and personal advice in relation to the following:
  - (i) bank deposit and payment products;
  - (ii) the Licensee's managed discretionary account service;
  - (iii) sale or transfer of listed securities (where such listed securities were held by Clients prior to becoming a Client) to a Licensee managed discretionary account;
  - (iv) the establishment and the winding up of a self managed superannuation fund;
  - (v) the commencement and commutation of superannuation pensions and withdrawals of lump sums; as well as making all types of superannuation contributions;
  - (vi) the rollover and transferring of accumulated superannuation membership benefits from an existing superannuation entity to a self managed superannuation fund, or a retail superannuation fund approved by Politis Investment Strategies;
  - (vii) a regulated superannuation fund entering into a borrowing arrangement in accordance with the rules specified in the Superannuation Industry (Supervision) Act 1993;
  - (viii) gearing for investing in financial products, however no margin lending advice or advice in respect of such facilities or the like in respect of financial products are authorised, except when advising on the repayment of debt within existing margin loan facilities or any other such facilities; and
  - (ix) sale or transfer of investments from a managed investment scheme that is not otherwise within paragraphs (a)(i) to (a)(viii) above into a financial product in accordance with paragraphs (a)(i) to (a)(viii).
- (b) provide general advice in relation to securities.
- (c) provide general advice and personal advice regarding risk products and participation in superannuation funds in relation to risk products issued by life risk Insurers that have been approved by Politis Investment Strategies.

## How Alex O'Neill will be Remunerated

### Statement of Advice Fee for the development and preparation of a Statement of Advice

The Statement of Advice fee will be agreed between you and Alex O'Neill during the initial meeting and recorded in the Client Acknowledgment and Consent page of the Client Advice Needs Form.

The Statement of Advice fee will be payable 14 days following the presentation of the advice to you. This fee is charged for the development, preparation and presentation of a Statement of Advice and is payable by you irrespective whether you will implement the advice provided.

Upon receipt of your payment Politis Investment Strategies may forward all or part of this fee to Plan Financial Solutions Pty Ltd and your Financial Planner is remunerated by Plan Financial Solutions Pty Ltd in the form of a salary or profit share. The amount of the Statement of Advice fee forwarded to Plan Financial Solutions Pty Ltd will be disclosed in your Statement of Advice.

### Adviser Service Fee for ongoing Financial Planning Advice

The Adviser Service fee will be agreed between you and Alex O'Neill and will be outlined in your Statement of Advice.

As a guide, the ongoing fee would generally be between \$1,650 and \$22,000 per annum including GST.

The Adviser Service fee will be deducted by Politis Investment Strategies Pty Ltd in monthly instalments from your account on behalf of Plan Financial Solutions Pty Ltd.

Politis Investment Strategies will pay the entire Adviser Service fee to Plan Financial Solutions Pty Ltd and Alex O'Neill is remunerated by Plan Financial Solutions Pty Ltd in the form of a salary or profit share.

### Percentage of Life Risk Insurance Brokerage

Politis Investment Strategies will pay to Plan Financial Solutions Pty Ltd 100% of upfront fees and commissions and 90% of trail fees and commissions paid by a life office or an insurance company to Politis Investment Strategies in respect of the Life Risk Products entered into by yourself. Alex O'Neill is remunerated by Plan Financial Solutions Pty Ltd in the form of a salary or profit share.

These commission payments are no additional cost to you and are paid to Politis Investment Strategies by the Financial Product issuer. The exact commissions will be outlined in your Statement of Advice.



You may provide instructions to Alex O'Neill at:

Plan Financial Solutions Pty Ltd  
ABN: 44 648 985 479

10/130 Jonson Street  
BYRON BAY NSW 2481  
Phone: 1300 312 335  
Mobile: 0478 801 163  
Email: [alex@planfinancials.com.au](mailto:alex@planfinancials.com.au)  
Website: [www.planfinancials.com.au](http://www.planfinancials.com.au)