



**JUSTFINANCIAL**

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## Financial Services Guide

This Financial Services Guide (FSG) is an important document which we are required to give you under the requirements of our Australian Financial Services Licence. It provides you with information about us to help you decide whether to use the financial services we provide. This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services, and includes details of our internal and external complaints handling procedures and how you can access them. Just Financial Pty Ltd authorises the distribution of this FSG.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), prospectus, Statement of Advice (SOA) and/or Record of Advice (ROA).

To invest in any of our recommended financial products you must complete the application form attached to the relevant PDS. The PDS contains information about the product and will assist you in making an informed decision about that product.

If we provide you with personal financial product advice rather than general financial product advice we will initially provide you with a SOA. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice.

On an ongoing basis, a ROA will be provided instead of a SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided.

You may request a copy of your SOA or ROA for up to 7 years after the day on which the advice was provided.

Just Financial Pty Ltd is responsible for the advice provided and services offered to clients by all its Authorised Representatives. We act on your behalf when providing advice and services to you.

<b>Who is Just Financial Pty Ltd?</b>	<p>Just Financial Pty Ltd has been issued with an Australian Financial Services Licence (AFSL No:414823) from the Australian Securities and Investment Commission on the 13<sup>th</sup> February 2012.</p> <p>Just Financial Pty Ltd is authorised to provide financial services advice on the following products and services:</p> <ul style="list-style-type: none"> <li>• Basic deposit and non-basic deposit products</li> <li>• Derivatives</li> <li>• Securities</li> <li>• Life risk insurance</li> <li>• Investment life insurance products</li> <li>• Superannuation and pensions</li> <li>• Managed investments and securities</li> <li>• Government debentures, stocks and bonds</li> <li>• Retirement savings accounts</li> <li>• Standard Margin Lending facilities</li> </ul> <p>We also provide a portfolio review service that provides effective, efficient and timely reports.</p>
<b>Who Is responsible for the Financial Services provided to you?</b>	Just Financial Pty Ltd is responsible for the financial services provided to you and for the distribution of this FSG. Any financial service must be provided by a representative of Just Financial Pty Ltd.
<b>Who is Scheos Pty Ltd?</b>	<p>Scheos Pty Ltd (Scheos) is a Corporate Authorised Representative (CAR No: 1006992) of Just Financial Pty Ltd.</p> <p>Scheos Investments Pty Ltd and its advisers are authorised to provide financial services under the Just Financial Pty Ltd, Australian Financial Services Licence.</p> <p><b>For further details on your adviser and their authorisations, please refer to the Adviser Profile attached.</b></p>
<b>What information do you need to provide to receive personal advice?</b>	<p>You need to provide us with a list of your personal objectives, details of your current financial situation and any personal information, so we can offer you the most appropriate advice possible.</p> <p>You have the right not to tell us of your financial situation if you do not wish to. However, if you do not provide accurate information about your situation, the advice you receive may not be appropriate to your needs, objectives, and financial situation. You should read the warnings contained in the Statement of Advice carefully before making any decision relating to the acquisition of any financial product.</p> <p>If your circumstances change you need to notify us immediately as it may affect the advice we have previously provided to you. If your circumstances have changed significantly then a new Statement of Advice may be required</p> <p>As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means we will ask you to present identification documents such as a passport and driver's licence. We will also retain copies of this information. We assure you this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.</p>
<b>How Are We Paid for the Services We Provide?</b>	<p>From our professional standpoint, in an attempt to remove bias and to maintain integrity in our product selection process, our preference is to charge fees based on the services we offer. We rebate any commissions that may be paid by investment product providers. We will only accept commissions from insurance companies as they are built into the premiums you pay.</p> <p>Prior to commencing any work, we will discuss with you the services we offer and the fee structure applicable. Detailed below are the various stages of our financial planning process and how fees may apply to each stage. The fees applicable to your personal situation will be disclosed in writing a Statement of Advice.</p>

#### **Initial Consultation.**

Due to the varying nature of individual clients the initial consultation is generally offered free of charge. This gives us the opportunity to obtain specific information regarding your personal circumstances and to identify what services we offer which meet your specific needs and objectives. During this meeting, your adviser will discuss the fees which may be payable should you proceed. You should not act on any representations that may be made during the initial consultation as we do not usually have all the information we need to provide you with appropriate advice.

#### **Statement of Advice Preparation Fee**

After the initial meeting, should you wish for us to provide financial services advice specific to your circumstances, we will do so in a document called a Statement of Advice (S.O.A). The cost of this will be discussed with you and agreed prior to proceeding and could be between \$0 - \$3,300 depending on the complexity of the work involved. The SOA will outline what fees are to be charged, when you pay them and what payments we may receive from various product issuers.

#### **Fee for Service - Implementation.**

Once you have provided us with your signed authority to proceed with the recommendations we will implement the recommendations and charge the fees disclosed in the SOA. This may include implementation of the strategy, establishing the investment vehicle, and purchasing or selling investments. This fee may be a flat fee or expressed as a percentage of your portfolio.

#### **Fee for Service - Ongoing Advice.**

We offer a comprehensive Ongoing Care Service. This may include reviewing your personal circumstances, rebalancing your portfolio and ensuring your strategy remains relevant to regulatory changes and market conditions. This fee may be a flat fee or expressed as a percentage of your portfolio value. It can be paid via the product issuer on a regular basis or invoiced to you directly on an annual basis.

For example, a portfolio with a value of \$100,000 at 30 June paying an Ongoing Advice Service Fee of 1.10% will be invoiced \$1,100 (inc GST) in July

#### **Insurance Commissions**

We may receive up to 121% of the premium for insurance products we recommend in the first year and up to 35% of the premium in ongoing commissions for each year the policy remains in place. All commissions receivable will be disclosed in the SOA. For example, on an insurance premium of \$1,000 paying 121% initial commission and 11% on-going commission, the upfront commission would be \$1,210 and the on-going commission \$110 per year.

#### **Listed securities Transaction fees.**

For investment advice relating to direct equities you will pay a brokerage fee. This will be based on the value of any transactions undertaken when we buy or sell securities such as shares on an authorised market. Brokerage costs vary depending on whether the security is purchased directly or via an investment platform. The cost of such transactions will be disclosed in the SOA.

#### **Product Issuer and Wrap Provider Fees**

Most investments have ongoing fees and costs associated with them. These vary depending on what our investment recommendations are. All these costs are outlined fully in each of the investments Product Disclosure Statements and/or the product summary contained within the SOA.

#### **Other Services and Fees**

While we encourage clients to engage us for ongoing advice, we understand that some clients may not require or wish to receive ongoing service. Therefore, we offer general advice and execution only transactions in certain circumstances.

How the fee is calculated and charged for these services may be:

- A fixed dollar amount;
- A percentage of the amount invested;
- Based on an hourly rate;
- A combination of some or all the above.

These fees will be discussed and agreed with you prior to the transaction occurring.

<b>How is Scheos Investments Pty Ltd paid for the Services We Provide?</b>	Scheos Investments Pty Ltd will receive 85% of all revenue generated by its authorised representatives. From this Scheos pays its staff and authorised representative remuneration.
<b>What Commissions, Fees or Other Benefits are Received?</b>	<p>We may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences, or training days. Details of benefits above \$100 will be maintained on a Register which you have a right to sight.</p> <p>You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.</p> <p>Prior to 1/7/2014, where we have provided you with a financial product recommendation, we may be entitled to receive a marketing allowance of up to 0.22% of funds held with that product. This is paid by the product provider and is not an additional cost to you. Where relevant, this will be disclosed to you within an SOA or ROA. We do not receive a marketing allowance from any product provider for new clients after 1<sup>st</sup> July 2014.</p>
<b>Will anyone be paid for referring you to us?</b>	Where you have been referred to us by someone else, we may pay them a fee in relation to that referral. Where this occurs, details of who will receive that fee and the amount they will receive will be disclosed in your Statement of Advice.
<b>Do any relationships exist which might influence the service or advice I receive?</b>	<p>We are not owned by any Fund Manager or Financial Institution and there are no relationships influencing the advice you receive from us.</p> <p>We are under an obligation to act in your best interests in relation to the personal financial product advice provided to you (ie the 'best interests duty').</p>
<b>Will you give me advice suitable to my investment needs and financial circumstances?</b>	<p>Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment or risk products to you.</p> <p>You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully</p>
<b>What information do you maintain in my file?</b>	<p>We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy will be provided upon your request.</p>
<b>Can I tell you how I wish to instruct you to buy or sell my investment?</b>	Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means.
<b>What kind of compensation arrangements are in place and are these arrangements complying?</b>	We have a professional indemnity insurance policy (PI policy) in place which is consistent with our regulatory obligations. The PI policy covers us for claims made against us as a result of our conduct in the provision of financial services.
<b>What should I do if I have a complaint?</b>	<p>We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, we advise you to take the following steps:</p> <p>Contact our Complaints Manager, Pierre Schinazi at Just Financial Pty Ltd on (08) 9481 0011 or put your complaint in writing and send it to us at, PO Box 2893, West Perth WA 6872.</p>

We will try and resolve your complaint quickly and fairly.

If your complaint is not satisfactorily resolved or 45 days has elapsed, and your complaint is not related to superannuation, you may contact the Credit Ombudsman Service Limited, PO Box A252, Sydney South NSW 1235, Telephone: 1800 138 422, Facsimile: (02) 9273 8440, Website: [www.cosl.com.au](http://www.cosl.com.au)

If your complaint relates to superannuation you may contact Superannuation Complaints Tribunal, 8/60 Collins Street, Melbourne VIC 3000, 1300 884 114, [www.sct.gov.au](http://www.sct.gov.au)

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.



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Scheos Investment Pty Ltd

37 Colin Street

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ABN46 604 300 834

Authorised representative of

Just Financial Pty Ltd

ABN 97 154 597 681

AFSL 414823

## Adviser Profile

Paul Peos

This profile is part of the Financial Services Guide (FSG) and should be read in conjunction with the attached FSG Version 7, August 2017.

Your adviser is Paul Peos, an Authorised Representative (AR No 417715) of Scheos Investments Pty Ltd (AR No 1006992). Advice is provided by him through Scheos Investments Pty Ltd, a Corporate Authorised Representative of Just Financial Pty Ltd AFSL No 414823.

Paul has been in the financial services industry since 1995. He commenced in the finance industry after a successful career playing AFL firstly for the West Coast Eagles and then for Brisbane.

His keen interest in investment markets led him to DJ Carmichael & Co stockbroking firm and then on to State One Stockbroking. After 8 years Paul wanted to offer his clients a complete financial planning offering and so joined Just Financial Pty Ltd (formerly Ascare Financial Services) in 2003.

Paul is committed to assisting clients with all aspects of their financial affairs, providing advice and support through major life event changes. He aims to be a constant and consistent resource for clients seeking financial solutions, understanding of legislative & taxation parameters – along with economic and investment analysis in ongoing advice arrangements. He holds a Bachelor of Economics and a Graduate Diploma of Applied Finance & Investment.

Paul is married to Nardia and has two sons Jackson and Emerson. In his free time Paul enjoys sports & the sports industry, the beach, gardening, travelling, wine, family & friends.

Paul can be contacted on 0412 613 804 or via email at [paul@justfinancial.com.au](mailto:paul@justfinancial.com.au)

### What financial services are you authorised to provide and what kinds of products do these services relate to?

Paul Peos is authorised to provide the following financial services:

Financial product advice and deal by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in:

- Basic deposit products;
- Non-basic deposit products;
- Government debentures, stocks, or bonds;
- Investment life insurance products;
- Life risk insurance products;
- Interests in managed investment schemes including IDPS;
- Retirement savings accounts;
- Securities;
- Margin lending;
- Superannuation;

to retail and wholesale clients.

### How will you be paid for the services provided to me?

Paul Peos is a director, shareholder, and Authorised Representative of Scheos Investments Pty Ltd. As such he is entitled to receive 100% of all remuneration received by Scheos Investments Pty Ltd from services provided to you.

Date: 15<sup>th</sup> August 2017