



PBO Financial Solutions Pty Ltd
Australian Financial Services Licence Number: 531849
ABN: 11 650 669 613

Please allow time to review this FSG prior to engaging our services

This Financial Services Guide (FSG) is given to you by PBO Financial Solutions Pty Ltd (AFSL 531849) and provides you with information regarding the services we offer. This document should be used to aid you in assessing whether our services will appropriately meet your needs, including the following:

- Who we are and how we can be contacted
- The advice and services we provide
- How we are remunerated
- How your private information is managed
- How a complaint can be made

PBO Financial Solutions is an independent and unbiased financial advice company. We are a professional licensed financial advice business which is not owned by or licensed through any superannuation or financial institutions.

This means we are not influenced or directed by any product providers and we don't accept any commissions or benefits that could influence the advice and services provided.

We work only for you and solely in your best interests.

Postal Address: PO Box 236, Williamstown VIC 3016

Email: l.mortimer@pboadvice.com.au

Website: www.pboadvice.com.au

Version January 2024

Who we are.

PBO Financial Solutions prides itself on offering exceptional quality and affordable financial advice. We are highly qualified and experienced Financial Advisers who are committed to our clients' needs and objectives always being at the forefront in all that we do.

Who we act for when providing advice.

We are not employed by any product issuers, superannuation funds or financial institutions which means we are not influenced or directed by anyone or any organisation and act only for you as our client.

Our Fees

PBO Financial Solutions charges a simple, transparent fee structure.

Advice Preparation	<p>The Advice Preparation fee is a one off initial fee that covers the time and expertise involved in developing our initial advice recommendations and financial strategies for you.</p> <p>\$ 2,200 (inclusive of GST)</p>
Adviser Service Package	<p>Our Adviser Service Package provides you with ongoing advice and expertise, including a comprehensive Annual Financial Review, along with ongoing access to your Financial Adviser for advice, support and any implementation needed.</p> <p>This is an all-inclusive Package ensuring you are proactively taken care of on an ongoing basis. Ensures your financial planning and investments are comprehensively reviewed annually and ensures you are optimising your financial position including when legislative changes occur impacting your circumstances.</p> <p>This package suits people who want their investments, financial planning and related strategies to remain current, as well as ensuring everything is implemented properly and suits those wanting to make the most of their financial planning ongoing.</p> <p>The cost of this ongoing support very much depends on your own needs and will be agreed with you at the point of engagement.</p> <p>From \$3,300 per annum (inclusive of GST) and is tax deductible</p>
Ad-hoc Support	<p>If you have not taken up the Adviser Service Package for ongoing support but need one-off help implementing our advice recommendations or other ad-hoc administrative support, we can assist you on an hourly rate basis.</p> <p>\$275 hourly (inclusive of GST)</p>

Referrals

Any referrals made will be compliant with the code of ethics and standards as outlined by the Financial Adviser Standards and Ethics Authority. Where we receive or pass on a referral to another professional, we note that there are no referral fees, or any other sort of payment made. **We act only for you.**

Adviser Remuneration

Our Advisers are employees/and or shareholders of PBO Financial Solutions Pty Ltd and receive remuneration through a salary and/or dividends only. No bonuses are paid.

PBO Financial Solutions Pty Ltd is responsible for any advice you receive.

Our Services

PBO Financial Solutions Pty Ltd holds an Australian Financial Service License (AFSL No: 531849).

We are authorised to provide general advice, personal advice and dealing services in the following areas:

- Wealth creation
- Retirement planning
- Superannuation
- Budget & cash flow
- Life Insurance
- Centrelink and other government benefits
- Ongoing advice related support services

We can advise you in the following products:

- Debentures, stocks and bonds
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Superannuation
- Self-managed superannuation
- Basic deposit products
- Life insurance

Documents you may receive

If we are providing you with personal financial advice, we will issue documents such as a Statement of Advice (SoA) or a Record of Advice (RoA).

The Statement of Advice (SoA) or Record of Advice (RoA) will include information on which the advice was based and contain a record of the advice you have received.

If you want ongoing support, we will provide you with our Annual Advice Service Agreement.

The Annual Advice Service Agreement outlines the terms of our service, a description of the services you will receive throughout the agreement period and associated fees for the provision of these services.

If further financial products have been recommended, we will present the Product Disclosure Statement (PDS) in relation to each additional product.

The PDS will provide you with important information about the product, identifying its risks, terms and conditions, costs and relevant fees and charges.

Your Privacy

PBO Financial Solutions is committed to protecting and maintaining the security of your personal and financial information. Your information is handled in accordance with our Privacy Policy, accessible at www.pboadvice.com.au

Any personal information relating to financial advice given to you must be retained for at least seven (7) years. If you wish to access your personal information at any time, please contact us.

There may be instances where we are required by law to disclose your personal information. For example, we may be required to provide details to regulatory and government bodies such as:

- Australian Securities and Investments Commission (ASIC)
- Australian Tax Office (ATO)
- Australian Transaction Reports and Analysis Centre

Disclosure of Information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and parapanning service providers

PBO Financial Solutions and its related companies may engage third party service providers to assist in the provision of products or services.

As many organisations today have operations overseas, in order to assist you with your financial needs there may be circumstances which require us to deal with and disclose personal information to service providers outside Australia.

All reasonable steps are taken to ensure that offshore service providers comply with the Privacy Act 1988.

Dispute Resolution

If you have any complaints about the financial service provided to you by your Adviser, you should take the following steps:

1. Contact your Adviser and explain your complaint.
2. If the complaint is not resolved to your satisfaction within 14 business days, please report the matter to us:
 - Email: I.mortimer@pboadvice.com.au
 - Postal address: PBO Advice Services, PO Box 236, Williamstown VIC 3016
3. If the complaint cannot be resolved to your satisfaction within 30 days, you can refer the matter to the Australian Financial Complaints Authority (AFCA). They can be contacted on: 1800 931 678 or at GPO Box 3 Melbourne VIC 3001. There is no cost associated with this service.
4. You can also refer the matter to the Australian Securities and Investments Commission (ASIC). They can be contacted through their Customer Contact Centre on 1300 300 630.

We hold professional indemnity insurance for the activities conducted under our AFSL which satisfies the requirements for compensation arrangements under law.

The insurance will cover claims in relation to the conduct of authorised representatives, representatives, and employees who no longer work for the Licensee (however did at the time of the relevant conduct).