Financial Services Guide (Part Two)

5 September 2019

TOTAL FINANCIAL SOLUTIONS
Partnership that counts

Daniel Benigno

Authorised Representative No. 001258221

I am an authorised representative of Total Financial Solutions Australia Limited (TFSA), AFS License No. 224954.

Link Financial Pty Ltd is a corporate authorised representative of TFSA, Representative No. 001258209.

The services I can provide

- Wealth Creation
- Financial Planning
- Investment Planning
- Retirement Planning
- Superannuation and Rollovers
- Life and Disability Insurance
- Estate Planning
- Portfolio and Insurance Reviews

My education qualifications and experience

- Bachelor of Business Financial Planning and Financial Management
  La Trobe University

The products I can advise you on

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation

How to find me

My office is located at:
83 Sydney Rd
Coburg VIC 3058
If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone (03) 9384 8000
Mobile 0403 715 625
Email daniel@thelifeoffice.com.au

TOTAL FINANCIAL SOLUTIONS
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Remuneration

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Initial Remuneration

Investment Solutions

A fee may be charged for the provision of our initial advice service. This includes such things as the implementation of our recommendations, reviewing of strategies and investments. The fee will be quoted to you at the presentation meeting of your initial advice and become payable on the implementation of our advice.

For standard ongoing advice, including managed investments, superannuation or IDPS products, we may charge in the following ways:

- We may charge an agreed once off flat fee of generally between $2,200 and $22,000 (Inc GST) per annum which may be charged through your platform or product or invoiced directly to you.

Insurance Remuneration

For an insurance product written between 1 January 2019 and 31 December 2019 we may receive initial remuneration between 0 - 77% (including GST) and ongoing remuneration of up to 33% p.a. (including GST) of the annual premium.

Example: If your Adviser recommends an insurance product with an annual premium of $400 per annum, TFSA may receive an initial payment of up to $308 (including GST), of which 100% will be passed on to your Adviser. Also, TFSA will receive ongoing payments of up to $132 per annum (including GST), of which 100% will be passed on to your Adviser.

Ongoing Fees

A fee may be charged for the provision of our ongoing advice service. This includes such things as the implementation of our recommendations, reviewing of strategies and investments and any changes required throughout the year. The fee will be quoted to you at the presentation meeting of your initial advice and become payable regularly or at your following a review meeting.

For standard ongoing advice, including managed investments, superannuation or IDPS products, we may charge in any of the following ways:

1. A percentage of between 0% - 3% (GST inclusive) per annum charged through your platform or product, for example: if your Adviser recommends a superannuation product with a balance of $100,000 and you are charged 0.5% (GST inclusive) your ongoing fee will be $500 per annum; or

2. We may charge an agreed flat fee of generally between $2,200 and $22,000 (Inc GST) per annum which may be charged through your platform or product or invoiced directly to you.