

Financial Services Guide

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Tupicoffs

The Independent Financial Planners

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PURPOSE

Before providing financial advice and financial services to you, we must provide you with this Financial Services Guide. The purpose of the guide is to convey important information that you need to know before receiving any financial service from us. You should retain this document.

In addition to providing consumer protection, this guide contains important information about:

- The services we offer;
- Who provides the advice to you;
- How we are paid for the services and advice we provide; and
- An optional Managed Discretionary Service we provide.

RESPONSIBLE ENTITY

Tupicoffs Pty Ltd is responsible for the advice provided to you by its representatives under its Australian Financial Services Licence. Where we act under your authority through a Power of Attorney of a Managed Discretionary Accounts service, the responsible entity is Tupicoffs Pty Ltd.

Independent and Unbiased Advice

Tupicoffs provides independent advice because it does not take commissions or incentives of any kind, does not have any ownership or influence by any financial institution, and does not have a restricted product list. Tupicoffs complies with Section 923A of the Corporations Act.

DOCUMENTATION

Throughout the planning process you should also expect to receive the following documentation from us:

CLIENT AGREEMENT

The client agreement outlines our obligation to you, and yours to us, in providing our ongoing advice services to you. You can expect to receive our Client Agreement shortly after your first appointment.

STATEMENT OF ADVICE

The Statement of Advice (SOA) will provide financial recommendations. These will be based on the information you have given us regarding your current financial situation and future needs, and our own enquiries into your financial situation. The SOA will provide information to help you understand why we have made our recommendations and should enable you to make an informed decision on whether to act on our advice.

FURTHER ADVICE

As part of our ongoing service we will provide further advice to you verbally, electronically or through supplementary SOA's. As our ongoing advice will refer to previous documents, you should keep all SOA's provided to you. We are required to keep a record of all verbal, electronic or written advice for seven years. During this period, you may request copies of any advice provided to you. We will provide you with an initial copy of the requested advice free of charge.

OUR FINANCIAL PLANNERS



BIANCA FORD

CERTIFIED FINANCIAL
PLANNER[®]
MFinPlan, GradDip FP



LACHLAN KENDALL

FINANCIAL PLANNER
B.Bus, (Finance), DFP, JP (Qual)



NEIL KENDALL OAM

CERTIFIED FINANCIAL
PLANNER[®]
B.BUS, DFP, FFAAA
Life Member FAAA



MARK MILNER

CERTIFIED FINANCIAL
PLANNER[®]
B.Bus, Adv DFP, JP(Qual)



DELMA NEWTON

CERTIFIED FINANCIAL
PLANNER[®]
B.Econ, B.Bus (Acc), DFP
Life Member FAAA



ROSS MCCONACHIE OAM

SENIOR FINANCIAL
PLANNER
B.Com, LLB, CA, AFP
Authorised Representative No.
253230



SAM MEADOWCROFT

FINANCIAL PLANNER
B. Comm



MITCH BUCKLEY

FINANCIAL PLANNER
Grad DipFP, BComm (Fin), LLB

ADVICE AND SERVICES PROVIDED

FINANCIAL ADVICE

Our Financial Planners are trained and able to provide advice on the following areas:

- Financial Strategies;
- Retirement Planning;
- Personal Insurances;
- Estate Planning;
- Asset Protection;
- Tax (financial) advice services;
- Investment strategy and advice;
- Effective financial structures;
- Goal setting;
- Asset allocation;
- Government benefits;
- Cash flow management.

FINANCIAL PRODUCT ADVICE

Our Financial Planners are able to provide advice on the following general and personal financial products:

- Investment platforms;
- Wrap accounts;
- Master trusts;
- Managed funds;
- Shares;
- Bonds and debentures;
- Listed and Unlisted property investments;
- Term life insurance;
- Trauma insurance;
- Total and permanent disability insurance;
- Superannuation funds;
- Self managed superannuation funds;
- Annuities and pensions;
- Retirement savings accounts;
- Margin loans;
- Term deposits and cash management trusts;
- Income protection insurance; and
- Managed discretionary accounts.

TAX (FINANCIAL) ADVICE VS. TAX AGENT SERVICES

Tupicoffs is registered by the Tax Practitioners Board to provide a tax (financial) advice service, which is the provision of advice around how taxation laws (including tax and superannuation) interact with the financial advice and services provided to you across the areas of advice listed in the preceding paragraphs.

Tupicoffs is not a Tax Agent Service and cannot provide you with services to assist you in completing/filing tax returns, claiming entitlements from the Australian Tax Office, or liaising with the ATO on your behalf. Where requested, we can refer you to an accountant for these services.

OTHER ADVICE AND SERVICES NOT PROVIDED

We do not provide legal services, but can refer you to a solicitor should you require one.

We do not provide transaction or valuation services relating to real estate.

We do not provide mortgage broking services. We can refer you to a mortgage broker should you require one. We do not provide advice in relation to general insurance (house, car, etc)

FEES AND CHARGES

ANNUAL RETAINER

We charge an annual fee to provide our advice services. This includes the preparation of our initial and ongoing advice documents, the implementation of our recommendations, reviewing strategies and investments, and any changes required throughout a twelve month period. Your initial appointment is at our cost. We will provide a price for our services following the first appointment. This fee is payable 14 days from the delivery of our advice. Thereafter, we will review your fee annually on your renewal date, ensuring that it remains appropriate for the level of advice required.

Fees are calculated individually for each client based on the complexity and work required. Each client receives a written agreement and fixed price prior to appointing Tupicoffs as their Financial Planner.

MANAGED DISCRETIONARY ACCOUNTS

We offer a Managed Discretionary Account (MDA) service, where you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. We offer MDA services only on a regulated platform, where we also hold a limited Power of Attorney and

Authority to Operate. Our Managed Discretionary Account services do not authorise us to open new accounts, close accounts, withdraw funds, or contribute new funds to your investment. The MDA service is optional.

MDA SERVICES CONTRACT

Before we can provide MDA services to you, you must first enter into an MDA contract. This contract will specify the authority's terms and investment program. The investment program we provide to you complies with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act 2001.

MDA INVESTMENT PROGRAM PREPARATION AND REVIEW

We will prepare the investment program for you based on your relevant personal circumstances, financial objectives and needs. The investment program will contain:

- Details of the investment strategy;
- The nature and scope of the discretions Tupicoffs is authorised and required to exercise under your MDA contract;
- The basis on which Tupicoffs considers that an MDA contract is suitable to you;
- Information about any significant risks associated with the MDA contract;
- Warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances; and
- Warnings that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

We are responsible for reviewing your investment program and we will do this at least every 12 months.

RISKS ASSOCIATED WITH MDA SERVICES

By authorising us to make changes to your investments without seeking your prior authority, you cannot claim we were not acting on your behalf. Provided we act within that authorisation, our acts become binding to you. Therefore it is important you understand what we are authorised to do on your behalf and carefully read and understand the activities that you are authorising us to perform.

EXERCISING RIGHTS RELATING TO FINANCIAL PRODUCTS

Generally, the financial products we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are such rights or entitlements we will advise you so that you are able to provide us with instructions at the appropriate time about how we should proceed. You can instruct us in writing by email or post. Our postal and email contact details are contained at the end of the FSG that this MDA insert forms part of.

CUSTODIAL OR DEPOSITORY LEGAL SERVICES FEES AND CHARGES

We do not provide custodial or depository services. Either you will hold the investments in your portfolio, or the custodian nominated for the regulated platform will hold the investment for you.

FEES AND CHARGES

There is no additional cost for this service.

CONSUMER PROTECTION

CONFLICTS OF INTERESTS

Ownership

There is no ownership of Tupicoffs Pty Ltd by any financial institution, nor does Tupicoffs own or distribute any of its own financial products.

Payments for Referrals

We do not pay anyone to refer clients to us. We do not accept payments for referrals to other professionals.

Relationships with Product Providers

Tupicoffs Pty Ltd is independent. Tupicoffs does not permit any product related incentives or bonuses to be received by it, its financial planners or associated entities. A financial planner may participate in training, minor refreshments or entertainment, provided they are of less than \$300 value from any single source over the course of a year and are disclosed on our public register.

Tupicoffs Pty Ltd does negotiate reduced charges on some investments or products it may recommend. Any benefits negotiated are passed onto clients. Tupicoffs Pty Ltd does not accept any form of incentive in these arrangements.

Staff Arrangements

Tupicoffs Pty Ltd advisers are remunerated by salary. An annual bonus may be paid based on performance and quality measures.

Tupicoffs Pty Ltd, related entities, and staff may invest in similar or the same investments as those recommended to clients. These holdings have no influence on the price or returns of the investment.

PRIVACY POLICY

To comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information and sensitive information about you. The information has been and continues to be collected by us for the purpose of providing you with financial services. We are required, pursuant to the Corporations Act and certain regulations issued by the Australian Securities and Investment Commissions, to collect information about you for the purpose of providing you with the services outlined in this document. If you do not provide us with the information requested by us, we may not be able to provide you with services you require of us. Tupicoffs Pty Ltd has the facility to record telephone calls

to its clients for the purpose of retaining records of advice discussions. Please advise us if you do not wish to have conversations recorded. We will from time to time disclose information about you to representatives of this firm and to other professionals, insurance providers, superannuation trustees, credit providers and product issuers in connection with providing you with financial advice and related financial services. Tupicoffs does not disclose personal information to any overseas recipient.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or to any overseas recipient, we will seek your consent. You are entitled to access the information we hold about you by contacting Tupicoffs on (07)3221 3066 or by writing to us. This will be provided for free.

TAX FILE NUMBERS

Tupicoffs collects and uses tax file number (TFN) information for the purposes of placing investments, and opening accounts (including superannuation accounts) for you. You are not required to disclose your tax file number to us, however if you do not you may then be liable for TFN Withholding Tax.

RECORDING TELEPHONE CALLS

Tupicoffs automatically records all phone calls to and from our offices. These recordings are used to verify the contents of calls and for audit, training and supervision purposes. If you do not wish for your calls to be recorded please advise us on your call and we will delete the recording.

PROFESSIONAL INDEMNITY INSURANCE

Tupicoffs Pty Ltd holds Professional Indemnity Insurance pursuant to s912B of the Corporations Act 2001 (as amended). This insurance is designed to protect our clients in the event of loss due to error or negligence on behalf of Tupicoffs Pty Ltd or its employees. This policy does not cover losses from normal market movements.

COMPLAINTS PROCEDURE

If you have any complaint about the service provided, you should take the following steps:

Contact your adviser to discuss your complaint and put your complaint in writing.

If your complaint is not satisfactorily resolved within seven days, please put your complaint in writing and send it to:

The Complaints Officer
Tupicoffs Pty Ltd
GPO Box 704
Brisbane QLD 4001

We will endeavour to resolve your complaint quickly and fairly.

If you do not receive a satisfactory outcome or the complaint is not resolved within 30 days, you can contact the Australian Securities and Investments Commission (ASIC) at their free call info line on 1300 300 630 to obtain information about your rights.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

All Tupicoffs Financial Planners are members of the Financial Advice Association of Australia and as such are bound by a strict set of enforceable professional and ethical standards, as set out in the FAAA Code of Professional Practice. If you think this code has been breached by your adviser you may complain in writing to the Financial Advice Association of Australia at:

The Investigations Manager
Financial Advice Association of Australia Ltd
GPO Box 4285
Sydney 2001

