



# • FINANCIAL SERVICES GUIDE

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

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**Date: 8 July 2019**

## MY DETAILS

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<b>Name</b>	Matthew Hol
<b>Business Name</b>	Tajkoby Pty Ltd T/A Rosetta Stone Wealth Planning Pty Ltd
<b>Address</b>	Suite 30, 328 Reserve Road, Cheltenham, VIC, 3192
<b>Postal address</b>	PO Box 2602, Cheltenham, VIC, 3192
<b>Telephone</b>	03 9088 0015
<b>Email</b>	<a href="mailto:mhol@rosettastonewealth.com">mhol@rosettastonewealth.com</a>
<b>Website</b>	rosettastonewealth.com

Tajkoby Pty Ltd (Rep No.1239914) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited, AFSL No. 237857. The contact details of Tajkoby Pty Ltd are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

### **Authorised Representative Number: 235816**

#### **Qualifications**

- Bachelor of Business (Accounting & Finance)
- Bachelor of Business (Public Relations)
- Graduate Diploma in Applied Finance and Investment
- CFP – Professional Education Program (FPA)

#### **Memberships**

- Certified Financial Planner – CFP (FPA) Financial Planning Association
- Fellow of FINSIA – F Fin.
- Tax Practitioners Board (TPA) membership

### **How to provide me your instructions**

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My financial services” by telephone, fax or email. Please refer to my contact details above.

### **Experience**

Matthew has worked in the financial planning profession for more than 25 years, including 18 years as an Authorised Representative. In that time he has held roles with an Australian Funds Management business, a major Australian Private Bank and a leading full service Stockbroker. Matthew works with a diverse client base, including executives of listed companies, SME business owners and individuals requiring holistic wealth management and strategic advice. His depth of industry and investment experience ensures clients' comprehensive understanding of all the issues involved.

## MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Self-Managed Super Funds

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments including IDPS
- Superannuation
- Self-Managed Super Funds
- Margin Lending
- Securities (eg. shares, hybrids, listed investment trusts)

## FEES AND COMMISSIONS PAID TO AFFINIA

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 77% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions, fees may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$440. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

### Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

#### Advice Preparation Fees

Fees for the implementation of your advice may be set fee ranging between \$1,000 and \$25,000.

#### Advice Implementation Fees

Fees for the implementation of your advice may be set fee ranging between \$1,000 and \$10,000.

Alternatively, our implementation fee can be calculated as a percentage of your total portfolio ranging between 0 % and 10 %

#### Ongoing Advice Fees

Fees for your ongoing service may be a set fee ranging between \$3,000 and \$50,000.

Alternatively, our ongoing advice fee can be calculated as a percentage of your total portfolio between 0.1% and 1.1%.

#### Ad hoc Advice Fees

Where further advice or services that are beyond the scope of the agreed ongoing service packages are sought an hourly rate of between \$220 and \$330 is payable with an estimate of the total cost to be calculated and provided prior to commencement of the work.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your Statement of Advice.

### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation, Tajkoby Pty Ltd 100% of the commission and fees paid to Affinia.

I am an employee of Tajkoby Pty Ltd and Tajkoby Pty Ltd, pays me a salary/dividends based on my experience and capability.

### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

## AFFINIA FINANCIAL ADVISERS LIMITED

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