



FINANCIAL SERVICES GUIDE

PREPARED ON 30 JUNE 2020

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.

MY DETAILS

Name	Matthew Hol
Business Name	Tajkoby Pty Ltd trading as Rosetta Stone Wealth Planning
Address	Suite 30, 328 Reserve Road, Cheltenham, VIC, 3192
Postal Address	PO Box 2602, Cheltenham, VIC, 3192
Telephone	03 9088 0015
Mobile	0414 322 246
Email	mhol@rosettastonewealth.com
Website	rosettastonewealth.com

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

Authorised Representative Number: 235816

Qualifications

- Bachelor of Business (Accounting & Finance)
- Bachelor of Business (Public Relations)
- Graduate Diploma in Applied Finance and Investment
- Graduate of the CFP Program

Experience

- I have been working in the financial services industry since 1994 and providing financial advice services to clients since 2000.

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.

Professional Memberships

- Certified Financial Planner – CFP (FPA) Financial Planning Association
- Fellow of FINSIA – F Fin
- Tax Practitioners Board - Tax (financial) adviser

MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

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
- Retirement Savings Accounts
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Superannuation, including Self-Managed Superannuation funds
- Securities
- Standard Margin Lending Facility

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 is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

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

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider 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.

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

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (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 \$330. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and 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. The way that fees are charged will depend on the type of arrangement you have in place with me. The arrangement we have will either be an ongoing fee arrangement or an annual service arrangement. Current fees and charges (GST inclusive) are:

Advice Preparation Fees

Fees for the preparation of your advice may range from \$1,000 to \$25,000.

Advice Implementation Fees

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

Alternatively, our implementation fee can be calculated as a percentage of your total portfolio ranging between 0% and 5.5%.

Ongoing Advice or Annual Service Fees

If you are on an ongoing fee arrangement, the fee for your ongoing service may be:

- a set fee between \$3,000 pa and \$50,000 pa which may be deducted from your investment account or invoiced to you directly; or
- a fee that is calculated as a percentage of your total portfolio between 0.1%pa and 1.1%pa which may be deducted from your investment account or invoiced to you directly.

If you have an annual service arrangement, service fees may be :

- a fixed fee of between \$3,000 and \$50,000 payable in one lump sum or in instalments; or
- a fee calculated as a percentage of your total funds under advice between 0.1%pa and 1.1%pa payable in one lump sum or in instalments; or
- a fee calculated at an hourly rate based on the time we have spent providing services to you.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you 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 I have made to you, Tajkoby Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director, shareholder and employee of Tajkoby Pty Ltd which pays me a salary, dividends, shares and/or bonus from the commissions and fees received.

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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