

**TIDSWELL FINANCIAL
SERVICES LTD**

FINANCIAL SERVICES GUIDE

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Tidswell Financial Services Ltd ABN 55 010 810 607
Australian Credit Licence 237628, AFSL 237628,
RSEI L0000888

TIDSWELL *well*
FINANCIAL

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WELCOME

This Financial Services Guide (FSG) describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how Tidswell Financial Services Ltd (Tidswell and/or we) is remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statement of Advice** – If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (SOA) (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a SOA, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statement** – If we recommend a particular financial product to you, we will also provide you with a Product Disclosure Statement (PDS). The PDS contains important information about the product such as its fees, features and risks, and will assist you in making an informed decision about the product.

OUR SERVICES

We hold an Australian Financial Services Licence 237628 and Australian Credit Licence 237628. We are also the Responsible Entity for a number of managed investment schemes and the Registrable Superannuation Entity Licensee L0000888 for the Tidswell Master Superannuation Plan.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

Advice

We provide advice in the following areas:

- Cash management – budgeting, debt management
- Superannuation – consolidating or optimising superannuation or contributions
- Life insurance – personal or business succession
- Investment – investment strategies, one off investment, gearing
- Retirement – transition to retirement, social security advice, aged care planning
- Retirement planning – income and investments
- Self-managed superannuation fund – advice, establishment
- Estate planning

The financial products we can arrange for you include:

- deposit and payment products;
- managed investment schemes;
- securities;
- superannuation;
- standard margin lending facilities; and
- life risk and investment insurance products.

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

Portfolio management

If you appoint us to manage your investments, we will do this through our in-house investment platforms which are:

- Tidswell Master Superannuation Plan RSE R1004953 for superannuation investments
- Tidswell Investment Plan ARSN 093 115 685 for non-superannuation investments

These platforms enable you to access a range of shares and managed investments which we research and monitor as well as the following mortgage and direct property trusts for which we are the Responsible Entity:

- Pooled Mortgage Managed Investment Scheme ARSN 095 540 597
- Direct Mortgage Managed Investment Scheme ARSN 095 540 659
- Commonwealth House Unit Trust Managed Investment Scheme ARSN 099 744 000

Personal insurance

Tidswell Financial is the policy owner and administrator of the Tidswell Risk Protection Plan, which provides cost effective insurance options for Death only (including Terminal Illness), Death and Total and Permanent Disablement (TPD) and Income Protection insurance cover. The Insurer for the Tidswell Risk Protection Plan is MetLife Insurance Limited (MetLife) ABN 75 004 274 882 AFSL 238096.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can also arrange for you to apply for the kinds of products referred to above. In these situations, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing by completing an **Execution only instruction** form that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the form for your own records.

You can also contact us directly with any instructions relating to your existing financial products.

RELATIONSHIPS AND ASSOCIATIONS

We are a wholly owned subsidiary of Sargon Capital Pty Ltd (Sargon). Other subsidiaries of Sargon also provide financial services, including to each other.

Responsible Entity Partners Limited ABN 11 119 757 596, AFSL 304542 provides responsible entity services for managed investment schemes, while Como Financial Services Pty Ltd ABN 74 101 393 435, AFSL 289890 provides oversight to financial advice provided by promoters to trustees. From time to time we may engage these firms to assist in the effective management of the Tidswell Master Superannuation Plan for the benefit of members.

We also act as the Trustee for a number of other superannuation funds. The financial services described in this FSG specifically exclude any participation in these superannuation funds.

We receive a fee from these superannuation funds for the provision of trustee services. We further confirm that we have no other relationships or associations with any other product issuer that could be expected to influence the provision of the financial services described in this FSG.

OUR FINANCIAL PLANNING TEAM

Our financial advice services are provided by qualified financial advisers who are representatives of Tidswell Financial. The members of our team who you will work with when receiving advice are:

Advisers



JEFF TIDSWELL

Dip.App.Sc. ANZIIF AFP® SSA™ TFASFA

Managing Director

Jeff is the Managing Director of Tidswell, with more than 35 years' experience in financial services. Leadership, governance, strategy and philanthropy are all areas of his interest and specialist expertise.

He is a considered decision-maker and has a passion for maximising potential and building organisations by turning ideas and visions into a productive reality.

Jeff is a member of the Financial Planning Association, The Taxation Institute of Australia, the Self-Managed Superannuation Fund Association and is a Trustee Fellow of The Association of Superannuation Funds of Australia.



SAM NUNN

B.Ec., Dip.FP., CFP®

Financial Adviser

Sam has worked in the financial services industry since 2001 and been part of the Tidswell family for over 13 years now.

He is a CERTIFIED FINANCIAL PLANNER™ and also holds a Bachelor of Economics from the University of Adelaide and Diploma of Financial Planning from Deakin University.

Sam has a real passion for financial planning and helping guide people toward achieving their financial goals.

Sam is a member of the Financial Planning Association.

Support



DENISE JALGADO

B.Sc. (Com), Dip.FP.

Paraplanner

Denise joined Tidswell in 2015 as a Paraplanner after various roles in the financial services industry.

She is an integral part of the financial planning team, providing support to Jeff and Sam, as well as developing financial strategies and creating advice documents for our clients.

Denise holds a Bachelor of Science in Commerce from De La Salle University in Manila, Philippines, and a Diploma of Financial Planning from Kaplan Professional in Australia.



MARY TIDSWELL

Client Services Manager

Mary has worked for Tidswell for more than 10 years in several different roles.

Mary's best strengths in relationships and an exceptional attention to detail are being utilised in her current role as the Client Services Manager. She enjoys the practical aspects of maintaining the long-term relationships with our investment and super clients through their everyday transactional requests, preparing forms and documents and making investments. This also extends to integrating our clients' unique needs with the other teams and expertise of Tidswell Financial.

Mary completed a Certificate IV in Superannuation through The Association of Superannuation Funds of Australia in 2014.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate. Or, you can contact us for a review when your circumstances change.

HOW WE ARE PAID

Initial meeting

Our initial meeting is usually a free service. It is an opportunity for us to get to know each other, discuss your situation and understand your goals and objectives. At the initial meeting we will discuss with you our fees and charges should you choose to proceed.

Advice

We charge a fee for our initial review and advice on your financial circumstances based on a fixed or hourly rate. The amount will depend on the nature and complexity of the advice being provided, the personnel undertaking the work and the time involved.

We may also charge a fee for ongoing financial planning advice on a pay-per-advice arrangement. The amount will depend on the value of the investments that we manage for you.

We will agree these fees with you before we undertake the work.

Portfolio management

If you appoint us to manage your investments through our in-house investment platforms an annual administration fee of 1.56% applies on the first \$2,032,000 (indexed against the Consumer Price Index on 1 July each financial year) and 0.78% on the balance thereafter.

Personal risk insurance

If we arrange personal insurance for you, we may receive commission from the insurers with whom we place your insurance. Generally this will be up to 115% of the first year's premium in the first year and up to 20% in each further year that your policy remains in force (excluding taxes and statutory charges).

For insurance placed through the Tidswell Risk Protection Plan, Tidswell Financial, in its capacity as the policy owner and administrator, receive the following additional fees:

Account fee	\$93.60 for each account	
Claims administration fee	Death	10% ¹
	TPD	10% ¹
	Income Protection	25% ¹

For insurance placed through the Tidswell Master Superannuation Plan, Tidswell Financial, in its capacity as Trustee, receives 10% of the premiums to cover the cost of insurance administration.

These fees and commissions are included in the premium for the policy and are not an additional cost to you.

¹ Fee percentage of the premium (excluding taxes and statutory charges).

WHO WE PAY

Advisers

Our financial advisers are paid a salary. Their individual remuneration is not linked to recommendations relating to specific financial products. They may also receive a performance bonus which is paid at the discretion of our directors where their performance has been exceptional in terms of meeting our business goals.

Referrers

If you were referred to us, we may send the person who referred you a gift voucher for a nominal amount as a token of our appreciation. This is not an additional cost to you.

HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information or disclose it to overseas recipients.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on (08) 8223 1676 or visiting our website at www.tidswell.com.au.

OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT

We are always looking for ways where we can improve the quality of the advice and services that we provide to our clients. If, for any reason, you are not satisfied with what we are doing, your feedback would be welcomed and greatly appreciated.

If you wish to complain about our services, please take the following steps:

1. Contact your adviser and discuss your complaint with them.
2. If your complaint is not satisfactorily resolved, put your complaint in writing and address it to:

Complaints Officer
Tidswell Financial
50 Hindmarsh Square
ADELAIDE SA 5000

T (08) 8223 1676
E mail@tidswell.com.au

We will acknowledge receipt of your complaint within 7 days and determine what further action is required to resolve your complaint quickly and fairly.

3. We are a member of the Financial Ombudsman Service, an external dispute resolution scheme. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Their contact details are:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

T 1800 367 287
W www.fos.org.au

You can access this scheme for free and any decision they make is binding on us, but not on you.

Tidswell Financial

50 Hindmarsh Square
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