

# Financial Services Guide

## Part 1

10 November 2023  
Version 3



This Financial Services Guide has been authorised for distribution by the authorising licensee:

Concord Licensee Services Pty Ltd  
(Concord) ABN 42 633 196 853  
Australian Financial Services Licence 516107 (AFSL)  
1 Alexandra Avenue, ROSE PARK, South  
Australia 5067

Phone: 08 8332 6900

Email: [admin@concordls.com.au](mailto:admin@concordls.com.au)

Website: [concordls.com.au](http://concordls.com.au)

This Financial Services Guide (FSG or the Guide) provides you with important information about Concord Licensee Services Pty Ltd (Concord or Licensee), Corporate Authorised Representatives - Kingfisher Financial Pty Ltd and Bluewren Financial Pty Ltd and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

This Guide consists of two parts. Part 1 of this Guide contains important information about:

- > the financial services we offer as Authorised Representatives of Concord Licensee Services Pty Ltd
- > Concord as the holder of an AFSL
- > the financial services that Concord offers
- > the process we follow to provide financial services
- > how we, our associates, and Concord are paid
- > any arrangements which may influence our advice to you
- > how we and Concord protect your privacy, and
- > who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Concord. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Concord or your Authorised Representatives of Concord, as the context requires.

### Lack of Independence

Concord Licensee Services and its representatives may receive risk insurance commissions direct from insurers when new insurance applications are implemented and finalised and on an ongoing basis for policies in force. Although we're required to act in your best interests, receiving payments from product issuers means that we aren't independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

# Part 1

Part 1 contains the following sections:

- > Financial Services Guide (Section 1)
- > Privacy Statement (Section 2), and
- > Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer. Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

## About Concord

Concord holds an AFSL issued by the Australian Securities and Investments Commission.

As an Authorised Representative, we act on behalf of Concord when providing the financial services, we are authorised to provide under Concord's AFSL.

Further information on these services is set out in the FSG Part 2 Adviser Profile.

As the holder of an AFSL, Concord is responsible for the financial services we provide to you. Concord acts on its own behalf when these financial services are provided to you.

We have access to a broad range of products and platforms from a range of providers. We will need to be satisfied that if we make a recommendation involving any product that it is in your best interests for us to do so.

Concord Licensee Services Pty Ltd is owned equally by Kingfisher Financial Pty Ltd and Bluewren Financial Pty Ltd.

Kingfisher Financial Pty Ltd is owned by Rob Alexander, Brad Salisbury and Christine Need in unequal amounts through their respective family trusts.

Bluewren Financial Pty Ltd is owned by Rob Alexander, Tony Hill and Michal Forjan in equal amounts also through their family trusts.

# Section 1:

# Financial Services Guide

## What other information should you consider before deciding whether to proceed with our recommendations?

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a product disclosure statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

## Who provides the financial services described in this FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Concord.

Part 2 of this Guide contains further details about your financial adviser, and our experience, qualifications and professional memberships.

## Who is responsible for those financial services?

As the holder of an AFSL, Concord is responsible for the financial services we provide to you. Concord acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Concord, as the holder of an AFSL, does not act on behalf of any other person or licensee. Concord is only responsible for the services offered in this FSG.

The law requires Concord to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Concord and/or its Authorised Representatives.

Concord has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements. The professional indemnity insurance satisfies the requirements under section 912B of the Act and complies with ASIC's requirements set out in RG 126.

## What financial services do we offer?

We are authorised, on behalf of Concord, to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- > deposit products
- > government debentures, stocks or bonds
- > life investment and life risk products
- > managed investment schemes including investor directed portfolio services
- > standard margin lending facilities
- > retirement savings account products
- > securities (e.g. shares), and
- > superannuation products.

Some of the services we can provide you (unless otherwise stated in Part 2 of this Guide) are:

- > financial planning advice
- > wealth accumulation advice

- > superannuation advice, including self-managed superannuation funds
- > redundancy advice
- > aged care advice
- > retirement advice
- > gearing strategies
- > cash flow management advice
- > social security benefits advice
- > life and disability insurance advice
- > Tax (Financial) Advice Services, and
- > estate planning services (financial planning).

## What products are available?

A range of financial products offered by many leading financial product providers are available to our advisers when they provide personal advice.

Details of the available products our advisers are authorised to provide advice about are contained in the Approved Product List (APL). Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

When providing personal advice to you, our advisers may only recommend a product to you if they consider it is appropriate after considering your objectives, financial situation and needs.

## How do we ensure that the personal advice we give you suits your needs and objectives?

To ensure your adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs. Your adviser, (referred to as 'we' below) will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
2. We will collect all the information we need from you, including your objectives, financial situation and needs.
3. We will help you identify your goals and may discuss your attitude towards investment risk.
4. We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial product, we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies as part of the recommendations. We will provide you with a written SoA, or an RoA. Relevant product disclosure statement (PDS) or other disclosure document containing information about each product recommended will be provided.
5. We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
6. We will meet with you annually to review your financial circumstances if we agree to an ongoing advice service arrangement which includes a regular review component. If an ongoing advice service arrangement is entered into, this will be documented in your Ongoing Advice Service Arrangement Letter and/or SoA.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via a SoA or RoA, as outlined above. These circumstances may include:

1. Where we provide you with only general advice, such as through seminars and newsletters
2. Further advice or verbal advice – if you previously received advice recorded in a SoA, any further personal advice provided by us may be recorded in a RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

## What documents do you get if we provide further advice?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with a SoA for this further advice. Where this is the case, if you have not already been provided with a RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for a period of seven years from when the further advice was first provided to you.

## How can you instruct us?

You may specify how you would like to give us instructions, for example, by phone, fax or email, using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## Other services

As your Financial Planner we may liaise with other service providers. You should understand that these other services are not provided on behalf of Concord and Concord does not train, support or supervise the provision of these other services and has no responsibility in relation to these services.

Examples of the services which Concord is not responsible for include:

- > general insurance services (e.g. car insurance)
- > real estate and direct property advice
- > taxation services, such as completion of tax returns
- > accounting and audit services
- > legal services
- > consulting services, and
- > credit activities.

## How are we paid for our services?

We and Concord may receive:

- > fees paid by clients
- > commissions paid by insurance providers
- > other payments by product providers, and
- > other benefits.

Fees and commissions are payable (as directed by your Authorised Representative) to any of Concord, your Authorised Representative, Corporate Authorised Representative or to any other approved party. Concord may pay up to 100% of any fees and commissions to us.

Details of any fees, commissions or other benefits that we, Concord or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

If the fees, commissions or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice is given or as soon as practicable after.

## What type of fees, commissions, payments and other benefits do we receive for our services?

The types of fees, commissions and other benefits that may be received by us and by Concord include the following:

### Service fees

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

### Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based

on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

#### Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

#### Referral fees

We do not receive fees for referrals to third party providers, e.g. accountants, lawyers etc.

#### Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where it is debited from your investments, it is normally referred to as the Adviser Service Fee. In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

### Life Insurance Product Commissions

Initial and/or ongoing commissions from insurance providers may be received by Concord where you act on our recommendation to purchase or retain a life insurance policy. These commissions are paid to Concord (who will on pay these commissions to us) by the company that issues the product that we recommend to you, and they are included in what you pay for the product. They are not an additional cost to you.

The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Concord may receive up to 38.5% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Concord may receive is set out in the table below:

<b>Date a new product is issued</b>	<b>Initial commission (% of annual policy cost or increase excl. GST)</b>	<b>Ongoing commission pa (% of annual policy cost or increase excl. GST)</b>
Prior to 1 January 2020	0 - 140%	0 - 38.5%
From 1 January 2020	0 - 60%	0 - 20%

#### Example

We recommend an insurance product to you, and it is issued in November 2023. The annual policy cost is \$3000. Should the policy cost remain unchanged, Concord may receive up to \$1800 (60% excl. GST) as an initial commission, and \$600 (20% excl. GST) as ongoing commission each year thereafter. These commissions are then on paid to us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Concord and we are entitled to receive, if you decide to purchase a life insurance product, in your SOA or ROA.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide to you. Where personal advice is provided to you, you'll also find details of the commission that Concord and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

### DOES CONCORD LICENSEE SERVICES CHARGE ANY FEES?

Concord Licensee Services will not charge you any additional fees. However, it does receive fees from its Authorised Representatives to cover operating costs.

#### Other benefits

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between \$100 and \$300 and other benefits that relate to information technology software or support provided by a product issuer, or

that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

Concord may also benefit from other roles we perform in a transaction. When these products or services are provided to you, details of these fees or benefits and how they are calculated will be disclosed in the relevant PDS or other disclosure document that will be provided to you by us.

### What fees do we pay to someone who refers you to us?

If you are referred to us, we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

The fee varies according to the referrer and financial products involved.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees. Any referral arrangement will be fully disclosed in the advice documents.

## Section 2: Privacy Statement

### Information we require to provide you with appropriate advice

We require full details of your personal objectives and needs, your current financial situation and any other information that is relevant to your reasons for seeking our advice. If you provide us with either incomplete or inaccurate information, the advice you receive may not be appropriate, and you would need to assess this, and be accountable for your own actions in light of your true circumstances.

As a business operating in Australia, we are required to adhere to the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act), which regulate the collection, storage, use, and disclosure of personal and sensitive information. Information about how we comply with the APPs can be found in the Privacy Policy available on our website [concordls.com.au](http://concordls.com.au) or you can request a copy from us through any of the contact details on page 9 of this FSG.

### Definitions:

“We”, “our”, “us” means Concord Licensee Services Pty Ltd and its Authorised Representatives.

# Section 3:

## Are you satisfied?

What to do if you have any concerns about our services

If you have a complaint, you can contact us and discuss your complaint, and review our public complaints policy on our website <http://www.concordls.com.au/>.

Please contact the National Manager Advice Complaints using the below contact details. We will try and resolve your complaint quickly, fairly and within prescribed timeframes.

writing to:

National Manager

Advice Complaints

Concord Licensee Service Pty Ltd

1 Alexandra Avenue,

ROSE PARK, South Australia 5067

email [info@concordls.com.au](mailto:info@concordls.com.au)

If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA by:

writing to:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

email [info@afca.org.au](mailto:info@afca.org.au)

online [afca.org.au](http://afca.org.au)

telephone 1800 931 678



[Concordls.com.au](http://Concordls.com.au)



08 8332 6900



[admin@Concordls.com.au](mailto:admin@Concordls.com.au)



Speak to your financial adviser today



**CONCORD**  
LICENSEE SERVICES





# Financial Services Guide

## Part 2 (Adviser Profile)

- Michael Forjan
- Tony Hill
- Rob Alexander

## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 10 November 2023 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Concord Licensee Services Pty Ltd ('Concord').

I am authorised by Concord to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Concord to distribute this FSG.

Concord Licensee Services Pty Ltd  
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Australian Financial Services Licence No. 516107  
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Australia 5067

Email: [info@concordls.com.au](mailto:info@concordls.com.au)  
Website: [concordls.com.au](http://concordls.com.au)

### Lack of Independence

Bluewren Financial and its representatives may receive risk insurance commissions direct from insurers when new insurance applications are implemented and finalised and on an ongoing basis for policies in force. Although we're required to act in your best interests, receiving payments from product issuers means that we aren't independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Michael Forjan and Bluewren Financial Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Michael Forjan and Bluewren Financial Pty Ltd. The term 'Representatives' refers generally to Concord's Authorised Representatives.

My Authorised Representative number is 001004749 and the Corporate Authorised Representative number of Bluewren Financial Pty Ltd 1277749.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 24 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to working for Bluewren Financial Pty Ltd, I was a Financial Adviser with Bank SA.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner® and I hold the following qualifications;

- Diploma of Financial Planning

I am a member of the Financial Planning Association of Australia Limited.

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Bluewren Financial Pty Ltd ABN 59 604 345 075 as a Director. Fees and commissions are paid to Bluewren Financial Pty Ltd by Concord for distribution to my family trust.

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Concord to provide general and personal advice and deal in financial products and financial services including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;
- Self-Managed Superannuation Funds; and
- Aged Care.

In Addition, Tax (Financial Advice) incidental to the financial advice I provide.

#### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Concord to provide advice or services in the following areas:

- MDA services
- Derivatives

Please ask me if you would like a referral for these services. If Bluewren Financial Pty Ltd receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

#### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### PRIVACY STATEMENT

In addition to the information provided in the Concord FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.concordls.com.au](http://www.concordls.com.au) and/or by calling us on (08) 8333 0800

## SECTION 3 - FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Concord.

Concord will pay up to 100% of those fees and commissions to Bluewren Financial Pty Ltd for distribution as directed by me.

I receive a salary as Director / Senior Financial Planner of Bluewren Financial Pty Ltd. I may also receive Directors fees and profit share as a Director/Shareholder of Bluewren Financial Pty Ltd. The amounts paid are, "As determined by Bluewren Financial Pty Ltd as appropriate from time to time".

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$11,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a fixed dollar amounts up to \$22,000 (max.); or
  - b. \$330 per hour; or
  - c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;whichever is the greater.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, the actual fee will depend on the complexity of your situation and the amount of funds under advice, but will not exceed:
- a. a fixed dollar amount up to \$22,000 (max.); or
  - b. \$330 per hour; or
- 4.) Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you, as outlined in part 1 of the Financial service guide.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

#### WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Bluewren Financial Pty Ltd receives 100% of fees, commissions and incentives. The directors of Bluewren Financial Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders and staff.

#### WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

## SECTION 4

### CONTACT & ACKNOWLEDGMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

##### Your Financial Adviser:

Michael Forjan

Phone: 08 8333 0800  
Mobile: 0412 576 065  
Email: [info@bluewrenfinancial.com.au](mailto:info@bluewrenfinancial.com.au)

##### Practice details:

Bluewren Financial Pty Ltd

Phone: 08 8333 0800  
Email: [info@bluewrenfinancial.com.au](mailto:info@bluewrenfinancial.com.au)  
Website: [www.bluewrenfinancial.com.au](http://www.bluewrenfinancial.com.au)

## PART 2 (Adviser Profile)

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- About Your Adviser (Section 1);
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Australia 5067

Email: [info@concordls.com.au](mailto:info@concordls.com.au)  
Website: [concordls.com.au](http://concordls.com.au)

### Lack of Independence

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## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Anthony Hill (Tony) and Bluewren Financial Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Anthony Hill and Bluewren Financial Pty Ltd. The term 'Representatives' refers generally to Concord Authorised Representatives.

My Authorised Representative number is 001004748 and the Corporate Authorised Representative number of Bluewren Financial Pty Ltd 1277749.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 29 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Bluewren, I was a Financial Adviser with Bank SA.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner® and I hold the following qualifications;

- Diploma of Financial Planning

I am a member of the Financial Planning Association of Australia Limited.

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Bluewren Financial Pty Ltd ABN 59 604 345 075 as a director. Fees and commissions are paid to Bluewren Financial Pty Ltd by Concord for distribution to my family trust.

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Concord to provide general and personal advice and deal in financial products and financial services including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;
- Self-Managed Superannuation Funds; and
- Aged Care.

In Addition, Tax (Financial Advice) incidental to the financial advice I provide.

#### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Concord to provide advice or services in the following areas:

- MDA services
- Derivatives

Please ask me if you would like a referral for these services. If Bluewren Financial Pty Ltd receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

#### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### PRIVACY STATEMENT

In addition to the information provided in the Concord FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.concordls.com.au](http://www.concordls.com.au) and/or by calling us on (08) 8333 0800

## SECTION 3 - FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Concord.

Concord will pay up to 100% of those fees and commissions to Bluewren Financial Pty Ltd for distribution as directed by me.

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#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

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- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a fixed dollar amounts up to \$22,000 (max.); or
  - b. \$330 per hour; or
  - c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;whichever is the greater.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, the actual fee will depend on the complexity of your situation and the amount of funds under advice, but will not exceed:
- a. a fixed dollar amount up to \$22,000 (max.); or
  - b. \$330 per hour; or
- 4.) Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you, as outlined in part 1 of the Financial service guide.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

#### WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

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#### WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

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## SECTION 4

### CONTACT & ACKNOWLEDGMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

##### Your Financial Adviser:

Anthony Hill (Tony)

Phone: 08 8333 0800  
Mobile: 0417 247 681  
Email: [info@bluewrenfinancial.com.au](mailto:info@bluewrenfinancial.com.au)

##### Practice details:

Bluewren Financial Pty Ltd

Phone: 08 8333 0800  
Email: [info@bluewrenfinancial.com.au](mailto:info@bluewrenfinancial.com.au)  
Website: [www.bluewrenfinancial.com.au](http://www.bluewrenfinancial.com.au)

## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 10 November 2023 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Concord Licensee Services Pty Ltd ('Concord').

I am authorised by Concord to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Concord to distribute this FSG.

Concord Licensee Services Pty Ltd  
ABN 42 633 196 853 holder of  
Australian Financial Services Licence No. 516107  
1 Alexandra Avenue, ROSE PARK, South  
Australia 5067

Email: [info@concordls.com.au](mailto:info@concordls.com.au)  
Website: [concordls.com.au](http://concordls.com.au)

### Lack of Independence

Bluewren Financial and its representatives may receive risk insurance commissions direct from insurers when new insurance applications are implemented and finalised and on an ongoing basis for policies in force. Although we're required to act in your best interests, receiving payments from product issuers means that we aren't independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Rob Alexander and Bluewren Financial Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Robert Alexander and Bluewren Financial Pty Ltd. The term 'Representatives' refers generally to Concord's Authorised Representatives.

My Authorised Representative number is 454675 and the Corporate Authorised Representative number is 1277749.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 17 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to working for Bluewren Financial I worked at various other Financial Advice organisations.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner® and I hold the following qualifications;

- Post Graduate Diploma in Personal Financial Planning (PGTDipPFinPlan Waikato)
- Bachelor of Education (B.Ed)
- Bachelor Arts – Christian Counselling (BA,CC)

I am a member of the Financial Planning Association of Australia Limited.

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Bluewren Financial Pty Ltd ABN 59 604 345 075 as a director. Fees and commissions are paid to Bluewren Financial Pty Ltd by Concord for distribution to my family trust. Bluewren Financial Pty Ltd is also a Corporate Authorised Representative of Concord Licensee Services Pty Ltd. Bluewren Financial Pty Ltd's Authorised Representative number is 001277749.



## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Concord to provide general and personal advice and deal in financial products and financial services including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products;
- Self-Managed Superannuation Funds; and
- Aged Care.

In Addition, Tax (Financial Advice) incidental to the financial advice I provide.

#### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Concord to provide advice or services in the following areas:

- MDA services
- Derivatives

Please ask me if you would like a referral for these services. If Bluewren Financial Pty Ltd receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

#### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### PRIVACY STATEMENT

In addition to the information provided in the Concord FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.concordls.com.au](http://www.concordls.com.au) and/or by calling us on (08) 8333 0800

## SECTION 3 - FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

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## SECTION 4

### CONTACT & ACKNOWLEDGMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

**Your Financial Adviser:**

Robert Alexander (Rob)

Phone: 08 8333 0800  
Mobile: 0428 418 337  
Email: [info@bluewrenfinancial.com.au](mailto:info@bluewrenfinancial.com.au)

**Practice details:**

Bluewren Financial Pty Ltd

Phone: 08 8333 0800  
Email: [info@bluewrenfinancial.com.au](mailto:info@bluewrenfinancial.com.au)  
Website: [www.bluewrenfinancial.com.au](http://www.bluewrenfinancial.com.au)