



MARINIS
FINANCIAL GROUP

Your Financial Services Guide

The Financial Services referred to in this guide are offered by the following advisers:

Theo Marinis B.A., B.Ec., CPA., CFP®

Authorised Representative No: 242123

Dino D'Aloia ADFS., ANIA

Authorised Representative No: 305411

Michael Callisto B.Bus., DFP

Authorised Representative No: 363169

The Financial Services that the above advisers offer are provided on behalf of:

Financial Strategies (SA) Pty Ltd

Trading as **Marinis Financial Group**

ABN 54 083 005 930

Australian Financial Services Licence No. 326403

67 Kensington Road

NORWOOD SA 5067



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Your Licensee

Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group is responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

To help you understand the services offered, this guide outlines:

- the services and types of products we are authorised to offer to you
- how we and our associates are paid
- any potential conflict of interest we may have
- details of our internal and external dispute resolution procedures and how you can access them

Please retain this document for your reference and any future dealings with Financial Strategies (SA) Pty Ltd.

What else you will receive:

If you obtain initial personal financial advice from us we will provide you with a written **Statement of Advice**. To make sure that advice is appropriate to you we need to make reasonable enquiries about your current financial situation, tolerance to risk and future needs.

The Statement of Advice will include:

- the strategies recommended to help you achieve your objectives
- the financial services or products recommended and the basis for these recommendations taking into account your objectives, financial situations and needs
- our fees and/or commissions, and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If you receive further personal financial advice, you will receive a written record of that advice (eg; another Statement of Advice) or we will keep a written record of the advice. A copy of this will be kept at our offices and you may call your adviser to request a copy.

To help you make an informed decision about any financial product (other than listed securities) recommended to you, you will receive a *Product Disclosure Statement*.

About us

Theo Marinis

Authorised Representative (AR) number is 242123.

Theo has 11 years experience in the financial services industry and prior to that, ten years experience in the Public Sector being, 6 Years at the ATO, 3 Years with ISC and 1 Year with Centrelink.

Theo has Bachelor Degrees from the University of Adelaide in Arts and Economics, with majors in Economics and Accounting. Theo is a member of two major professional bodies, as a Certified Practising Accountant (CPA)[®] and a CERTIFIED FINANCIAL PLANNER[™] (CFP).

Theo Marinis is an Authorised Representative of Financial Strategies (SA) Pty Ltd.

Dino D'Aloia

Authorised Representative (AR) number is 305411.

Dino has 13 years experience in the financial services industry and his qualifications include: Associate Diploma of Accounting, Advanced Diploma in Financial Services (ADFS) and completion of the MLC Adviser Scholarship. Dino is a member of both the Financial Planning Association (FPA) and National Institute of Accountants (NIA).

Dino D'Aloia is an Authorised Representative of Financial Strategies (SA) Pty Ltd.

Michael Callisto

Authorised Representative (AR) number is 363169.

Michael Callisto has 8 years experience in the financial services industry. Michael has a Bachelor Degree in Business (International Business) from the University of South Australia and a Diploma of Financial Services (Financial Planning). Michael is a member of the Self-managed Super Fund Professionals Association of Australia (SPAA).

Michael Callisto is an Authorised Representative of Financial Strategies (SA) Pty Ltd.

If you have any further questions about the financial services Financial Strategies (SA) Pty Ltd trading as Marinis Financial Group provides, please contact Theo Marinis, Dino D'Aloia or Michael on (08) 8130 5130.

We are authorised to provide advice and deal in the following types of financial products:

- Life Products – Life Risk Insurance Products
- Life Products – Investment Life Insurance
- Superannuation
- Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account products
- Securities
- Basic deposit products
- Non-basic deposit products
- Non-cash payment products
- Government Debentures, stocks or bonds

Professional indemnity insurance

Financial Strategies (SA) Pty Ltd and your financial adviser maintain professional indemnity (PI) insurance policies. These insurances cover advice, actions and recommendations which have been authorised by Financial Strategies (SA) Pty Ltd to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations.

About you

So you receive the most appropriate advice, your adviser will need a list of your personal objectives, details of your current financial situation and other relevant information.

You can choose not to tell us if you do not wish to however, the advice you receive may not be appropriate.

Please read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product(s).

Protecting Your Privacy

Protecting your privacy is a key priority in our business.

Our privacy policy means your personal profile is secure. Your personal profile includes details of your objectives, financial situation and needs. Recommendations made to you are also maintained on your file.

A copy of our Privacy Notification Statement is enclosed for your information.

You can access your file by contacting our office.

Making Changes

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (eg: via fax, email or letter) or another method as agreed by us.

Complaint Resolution

If you are not satisfied with the service or advice provided you can:

1. Write to us and tell us about your complaint
2. If we have not satisfactorily resolved your complaint within three days, please contact the Complaint Resolutions Manager on (08) 8130 5130 or put your complaint in writing. Please mark the envelope "Notice of Complaint" and send it to:

**Ivana Samra
Complaint Resolutions Manager
Financial Strategies (SA) Pty Ltd
67 Kensington Road
NORWOOD SA 5067**

3. If the complaint isn't resolved to your satisfaction within 45 days, you may refer the matter to an independent complaints handling body. We are a member of the Financial Ombudsman Service Limited. They can be contacted on 1300 780 808, or you can write to them at:

**The Manager
Financial Ombudsman Service Limited
GPO Box 3
MELBOURNE VIC 3001**

Cost of Services Provided

The following options are available to pay for the financial advice you receive:

- Fee for service deducted from your investment (or paid directly via direct debit) as a “one off” payment annually or in instalments
- Invoice directly for initial and ongoing advice
- Via commission by the financial product issuer(s) at the time you invest or commence an insurance contract
- Ongoing commission and allowances annually or in instalments from the financial product issuer (s), during the life of the investment or insurance contract.

The amount paid will be:

- based on the amount you invest
- based on the insurance premium payable
- based on an hourly rate agreed with you
- an agreed flat dollar fee, or
- a combination of the above.

Details of any payment from financial product issuers are contained in the Product Disclosure Statements provided to you.

If you receive personal financial advice from us, we will provide details of any fees, commissions and any other benefits, where possible in actual dollar amounts, in the written advice. We will provide worked dollar examples if actual dollar amounts cannot be provided.

If you do not receive personal financial advice from us, you can request details of any fees, commissions and any other benefits in relation to any other financial service we provide.

A copy our Schedule of Fees, which provides full details in respect of the options outlined above, is provided for your information.

Other Benefits

Financial Strategies (SA) Pty Ltd may receive sponsorship payments from product providers subsidising in-house conferences.

In addition, Financial Strategies (SA) Pty Ltd may be entitled to participate in a fee sharing agreement (FSA) in respect of investments placed with some administration platforms. Note that any amount received is not paid from your investment and is not an additional cost to you.

Details of these benefits will be provided in the written advice.

Non-Monetary Benefits

As a member of the Financial Planning Association, we maintain a register detailing any non-monetary benefit (greater than \$300) that may be received from a product provider. You can review this register via your adviser.

Referrals

If you have been referred to us by someone else, we may pay them a fee, commission or benefit in relation to that referral. This is generally:

- a fixed fee payable if we provide you with paid personal financial advice
- a proportion of the initial and / or ongoing fees or commissions we disclose to you, or
- a combination of both.

If applicable, details of any arrangement will be provided in the written advice.



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