SMSF ADVISERS NETWORK PTY LTD

ABN 64 155 907 681 AFSL No. 430062
29-33 Palmerston Crescent, South Melbourne Vic 3205
Ph: 1800 906 456 / Fax 1300 306 351
Website: www.smsfadvisersnetwork.com.au

FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name:	Flor Hanly
Address:	6 Discovery Lane
	North Mackay QLD 4740
Postal Address:	PO Box 456
	Mackay QLD 4740
Phone Number:	(07) 4963 4800
Fax Number:	(07) 4963 4899
Website:	www.florhanly.com.au
Email:	admin@florhanly.com.au

The Trustee for A F Olsen Discretionary Trust T/A Flor Hanly (ABN 54 681 099 832) is a Corporate Authorised Representative No. 124 3967 of SMSF Advisers Network Pty Ltd.

Based in Mackay QLD, Flor Hanly provides a range of accounting, taxation, business advisory, SMSF and financial advisory services to a wide range of clients including retirees, small and large commercial and agribusiness clients throughout the broader Queensland region. We pride ourselves on providing our clients with a holistic accounting service, focusing on everything from growing their business, maximising profitability, controlling cashflow, accumulating wealth, protecting assets, managing tax, handing over or selling assets, planning for retirement and estate planning. We strive to take the time to get to know our clients and always be responsive to their individual needs.

Please be aware that *Flor Hanly* is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Flor Hanly* in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

Anthony Olsen BBus(Acct) FCPA Dip FP

Director

Authorised Representative No: 124 3971

Email: tolsen@florhanly.com.au

Tony is a Director of Flor-Hanly and a Fellow of CPA Australia. As an accountant with Flor-Hanly for more than 20 years, Tony has worked extensively with clientele from a diverse range of backgrounds including retail, commercial, mining, agriculture and retirees. Tony has advised on Estate and Succession Planning as well as Self-Managed Superannuation Funds for many years. He provides a comprehensive range of strategic planning and advice services for his clients. Having been raised on a grain and grazing property in the Wandoan/Taroom district and now operating a Brahman Stud and a Cane Farming Operation in the Mackay district, Tony has an affinity with primary producers. Additional to his accounting qualifications, Tony has a Diploma of Financial Planning which enables Tony to continue to provide personalised advice to his clients in relation to their superannuation needs, in an ever changing regulatory world.

Anthony Olsen is remunerated by means of profit share of the funds generated through SAN.

Penny McGuiness BBus(Acct) CPA Dip FP

Senior Accountant

Authorised Representative No: 124 3978

Email: pmcguiness@florhanly.com.au

Penny has been involved in the financial services industry for over a decade. After graduating from Central Queensland University, she then went on to complete her CPA and Diploma of Financial Planning. Penny has worked with an extensive range of clientele, including those involved in retail, commercial, mining, agriculture and Self-Managed Superannuation Funds. She has had experience in helping clients with tax and compliance, Audit and Assurance, Bookkeeping, Budget and Cash Flow Planning and Estate and Succession Planning. Penny has completed a Diploma of Financial Planning, enabling her to continue to provide personalised advice to her clients with regards to their Self-Managed Superannuation, in an ever changing regulatory world.

Penny McGuiness is remunerated by means of salary.

Dale Noack BCom(Acct/Banking & Funds Management) CPA Dip FP

Senior Accountant

Authorised Representative No: 124 3975

Email: dnoack@florhanly.com.au

Dale has been an accountant at Flor-Hanly for over 10 years. He is a graduate of Griffith University, a qualified CPA and has a Diploma of Financial Planning. Dale has a background of 15 years work in Hospitality and Retail Management prior to moving to Public Practice Accounting. This expertise is valuable for clients in these industries. In his years at Flor-Hanly, Dale has worked with a diverse range of clientele including those in retail, commercial, mining, agriculture as well as Self-Managed Superannuation Funds. Dale has extensive experience in helping clients with tax planning and advice, Audit and Assurance, Bookkeeping, Budget and Cash Flow Planning and Estate and Succession Planning. Dale is qualified to provide personalised advice relating to his clients in relation to their superannuation and Self-Managed Superannuation Fund needs, in an ever changing regulatory world.

Dale Noack is remunerated by means of salary.

Glenn McFadzen BBus(Acct) CPA Dip FP

Senior Accountant

Authorised Representative No: 124 3977

Email: gmcfadzen@florhanly.com.au

Glenn is a qualified CPA who has been an accountant at Flor-Hanly for more than a decade. His other qualifications include a Bachelor of Business (Accounting), Associate Diploma in Tropical Livestock Production and a Diploma of Financial Planning. Glenn works with an extensive range of clientele including those involved in retail, commercial, mining, agriculture, and Self-Managed Superannuation Funds. He is experienced in helping clients with tax and compliance, Audit and Assurance, Bookkeeping, Budget and Cash Flow Planning and Estate and Succession Planning. Glenn runs a cattle operation on his property on the Sarina Range near Mackay and is passionate about the rural industry and helping his clients in their enterprises. Glenn is qualified to provide personalised advice relating to his clients in relation to their superannuation and Self-Managed Superannuation Fund needs, in an ever changing regulatory world.

Glenn McFadzen is remunerated by means of salary.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is between $200 and $450 per hour plus GST.

Advice Preparation Fee

This is one fee charged for the preparation of the advice provided. Professional Advice Fees can range from $500 to $1,500 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between $300 to $1,000 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between $500 and $3,500 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.