

Financial Services Guide

Core Value FA Pty Ltd

Financial Services Guide

Part 1

Issued 1st July 2021 as Version 4

The financial services referred to in this guide are offered by:

Core Value FA Pty Ltd
ACN 605 604 493
AFSL No. 480387

PO Box 8642
Gold Coast Mail Centre QLD 9726

Phone: 1300 447 599
Office email: Admin@ToroWealth.com.au
Website: www.ToroWealth.com.au

Independent

Core Value FA does not keep/receive any commissions or payments from product providers. If received these are rebated in full to clients.

By doing this we are allowed to use the words Independent, Impartial or Unbiased when describing our business. We meet the definition of 'Independent' as per s923A of The Corporations Act.

For more information on this please ask your adviser.

Core Value FA ("Core Value FA") was established to provide financial planning services that are truly in the best interests of our clients.

This guide contains important information about:

1. The financial services we offer so you can make an informed decision whether to use those services.
2. Information we need from you.
3. The cost of our advisory services and how we pay our representatives.
4. What to do if you have a complaint about our services.
5. How you can contact us.

When we give you financial advice - a **Statement of Advice** - to make sure that advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees;
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

If we recommend to you a particular Financial Product we will give you information about the particular Financial Product—a **Product Disclosure Statement**—to help you make an informed decision about the Financial Product.

About my adviser

Your adviser acts on behalf of Core Value FA who is the holder of Australian Financial Services licence number 480387. Under the Corporations Act, our primary responsibility is to you, our client.

Your adviser can provide a wide range of services from strategic advice, to investment advice, to advice on aged care. Further details of your adviser's background along with the payments we receive are as per the profile which forms part of this FSG.

Who is responsible for the financial services provided?

Core Value FA is responsible for the financial services provided including the distribution of this FSG.

Do any relationships or associations exist which might influence you in providing me with the financial service?

Core Value FA is not controlled by any financial institution/s such as a fund manager, bank, insurance company or trade/credit union. None of these institutions have a vested interest in our business and are therefore not in a position to influence us in the provision of advice.

What kinds of Financial Products I am authorised to advise and deal in?

- Deposit and payment products (basic and non-basic)
- Aged care strategies.
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes including IDPS
- Retirement savings accounts
- Securities
- Superannuation

What information we need from you.

We expect that you will provide us with accurate information that we request including your personal objectives, details of your current financial situation and any other relevant information, so that we have a reasonable basis on which to provide you with advice.

We expect that you will use our advice to enable you to make informed financial decisions.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passport and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely (refer to our Privacy Policy for further information on how we protect your information).

What are the possible consequences of not providing this information?

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information

may place us in a position where we cannot provide any advice or any financial services to you.

How can I give you instructions about my Financial Products?

You may tell us how you would like to give us instruction. For example by telephone or other means such as e-mail.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

How will I pay for the service and what remuneration, commission, fees or other benefits do you receive in relation to providing that financial service to me and how are they calculated?

Core Value FA advisers are remunerated through the fees. We do not charge or accept upfront commissions.

To assist you in making an informed decision, your adviser will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain. You will be charged a fee for the services we provide.

All fees are payable to the Licensee (Core Value FA) which will be as per the schedule contained in the adviser profile. Details of the fees for each product are contained in the Product Disclosure Statements (PDS) that your adviser will provide. Your adviser will also provide full details of fees in your Statement of Advice.

What information do you maintain you maintain in my file and can I examine my file?

We need to hold all information you give us for a period of 7 years. Yes, you can view information held by making a request.

What kind of compensation arrangements are in place and are these arrangements compliant?

It should be noted that Core Value FA has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims made in relation to the conduct of representatives/employees who

no longer work for us (but who did at the time of the relevant conduct).

What should I know about any risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain the risks to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser immediately.
2. If your complaint is not satisfactorily resolved within 7 days please contact Core Value FA within 7 days via phone number 1300 944 011 or email Admin@ToroWealth.com.au or put it in writing and send to PO Box 8642 Gold Coast Mail Centre QLD 9726.

If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to, The Australian Financial Complaints Authority, (AFCA) at PO Box 3 Melbourne Victoria VIC 3001. Their free call number is 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.



TORO WEALTH

Financial Services Guide

Toro Wealth Pty Ltd

Part 2 – Adviser Profile

SHANE LAWLER

Issued 1st July 2021 as Version 4

Adviser Profile

Shane Lawler
Toro Wealth Pty Ltd
PO Box 8642
Gold Coast Mail Centre QLD 9726

Phone: 1300 447 599
Office email: shane@torowealth.com.au
Adviser email: shane@torowealth.com.au
Website: www.torowealth.com.au

My Authorised Representative number is 246021.

What are my educational qualifications and experience?

I have the following qualifications:

- Bachelor of Science
- Graduate Diploma in Applied Finance & Investment
- Advanced Diploma in Financial Services (Financial Planning)

I have 20 years experience as a financial adviser.

What areas am I authorised to advise on?

I am authorised by Core Value FA to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, varied or disposed of in respect of the following financial products:

- Deposit and payment products (basic and non-basic)
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes including IDPS (Investor Directed Portfolio Services)
- Retirement savings accounts
- Securities

- Superannuation
- Self-Managed Superannuation Funds – Investment Advice (including advice to establish a SMSF)

What payment options can I provide?

All fees are inclusive of GST.

Initial Advice Fees:

Fees are charged for my initial advice and the preparation of a Statement of Advice (SoA). Fees are based on the complexity of the advice. Fees can be:

- i. paid directly by you; or
- ii. deducted from the funds you invest.

I will provide an estimated cost, which we will agree on before commencing any work.

Fees are charged as follows:

- A minimum fee of \$3,850 (inc GST) applies for the preparation of a Statement of Advice (SoA) Please note that my initial advice fees still apply where you choose not to implement my recommendation.
- You will be provided with an invoice and a minimum of 50% payment is required before work commences, and 50% payable 7 days from the final invoice date.

Subsequent Service Fees:

Fees for ongoing services and reviews are based on the amount of required ongoing service and advice and are calculated by a fixed \$ service fee to be agreed upon.

All fees may be deducted from your investment funds and paid to me by product providers or directly invoiced to you. We will agree on which payment method is best for you.

Commissions:

We do not accept commissions. All commissions are fully rebated back to our clients.

NOTE: Full details of all fees 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.

Contact & Acknowledgment

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser

Adviser name: Shane Lawler
Adviser Address (Head Office): Level 13, 50 Cavill Av, Surfers Paradise Qld, 4217
Adviser Address (Postal): PO Box 8642, Gold Coast Mail Centre, Qld, 9726
Adviser Phone Number: 1300 447 599
Adviser Email: shane@torowealth.com.au
Office Email: shane@torowealth.com.au
Web Address: www.torowealth.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/were provided with the Core Value FA Pty Ltd Financial Services Guide Part 1 dated 1st July 2021 (including the Core Value FA Pty Ltd Privacy Policy) and Part 2 (Adviser Profile) dated 1st July 2021.

Client name: _____

Client signature: _____

Date
received: _____

Client name: _____

Client signature: _____

Date
received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent the Core Value FA Pty Ltd Financial Services Guide Part 1 dated 1st July 2021. (including the Core Value FA Pty Ltd Privacy Policy) and Part 2 (Adviser Profile) dated 1st July 2021.

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____