



Financial Services Guide

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How can we help you?

Before seeking our advice, you probably have a number of questions you would like to ask about and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who we are
2. Your Financial Advisor
3. Services we offer
4. How we are paid
5. Privacy
6. If you have a complaint
7. Advice Documents
8. Our Relationships

If you need more information or clarification, please contact us.

This Financial Services Guide (FSG) is given to you by your adviser with the authority of Professional Investment Solutions Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Professional Investment Solutions Pty Ltd.



Professional Investment Solutions Pty Ltd
Trading as ProInvest (ABN 30 131 550 742) is an
Australian Financial Services Licence Number (487325)

Shop 2, 245 Bridge Road
Richmond, Victoria 3121
Tel 03 9428 0041
Fax 03 9428 0043
Email info@proinvest.com.au

1. Who we are

ProInvest brings together a powerful combination of experience, expert knowledge, commitment and dedication to our clients. ProInvest holds its own Australian Financial Services (AFSL487325)

ProInvest and its Professional Advisory team have a reputation for offering personalised financial advice paving the way for you to a secure future. We provide a comprehensive suite of financial services to meet your goals and expectations.

A clear decision was made from the offset that we would not be obligated to any single financial institutions despite invitation from various banks and insurance companies. Whilst those associations can be profitable and processing relatively easy, we avoided them to provide clients with products, 'tailored' to their needs.

We are free to select our own Approved Product List and recommend products that we feel suit our client needs.

Our reward is long time clients, who are achieving life time goals and referring to their family and friends.

We are a Member of the AFA (Association of Financial Advisers Ltd).

2. Your Financial Advisor

Nick Athanasiadis

Is an Authorised Representative (285354) and Director of Professional Investment Solutions Pty Ltd (ProInvest).

Nick holds a Bachelor of Business – Advanced Diploma of Financial Planning and is also registered with the Tax Practitioners Board as a tax (financial) adviser. Nick also holds a certificate in the following.

- Certificate of Self-Managed Superannuation Funds
- Certificate of Financial Planning
- Certificate of Risk Management
- Certificate of Managed Investments
- Certificate of Superannuation and Retirement Planning
- Certificate of Securities

Nick has worked in the financial services industry since 2005 and is a member of the Financial planning association of Australia. I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Self-Managed Superannuation Funds
- Direct Equities
- Tax (Financial) Advice

Joel Bullimore

Is an Authorised Representative (468950) and employee of Professional Investment Solutions Pty Ltd (ProInvest).

Joel holds a Bachelor of Commerce – Advanced Diploma of Financial Planning and is also registered with the Tax Practitioners Board as a tax (financial) adviser (25146443). Joel holds a certificate in Self-Managed Superannuation Funds.

Joel has worked in the financial services industry since 2012 and is a member of the Financial planning association of Australia. I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Risk Insurance
- Managed Investments
- Superannuation and Retirement Planning
- Self-Managed Superannuation Funds
- Tax (Financial) Advice

3. Services we offer

We can help you with the following:

- Financial advice
- Superannuation and Retirement planning
- Investment advice
- SMSF advice
- Insurance advice
- Tax (Financial) Advice
- Mortgage Finance for Property acquisitions (this service is not covered under Professional Investment Solutions licensee)

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We are licenced to provide financial product advice and deal in some or all of the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

4. How we are paid

Initial & On-going Commissions and Fees

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between Professional Investment Solutions and the Practice is arranged through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to the practice. Therefore Professional Investment Solutions will retain 0% and the Practice will receive 100%. I am paid a salary by my Practice.

Fee for service

If I charge a fee for service, this can range between \$0.00 and \$15,000.00 (including GST). If I charge a Statement of Advice preparation fee, this can range between \$800.00 and \$15,000.00 (including GST).

My current hourly rate is \$275.00 per hour (including GST). I may charge an adviser service fee based on a percentage of funds invested and/or an agreed ongoing service fee.

I may receive a commission in relation to arrangements entered into prior to 1 July 2013 and or amounts invested in relation to those arrangements before 30 June 2014. The range of commissions paid from initial fees in respect of investment is 0.00% to 4.40%. The range of commissions paid from ongoing fees in respect of investment is 0.00% to 2.50%.

If I receive upfront commission for insurance products I am able to receive 0.00% to 125.00% on the premium of the insurance. If I receive ongoing commission for insurance products I am able to receive 0.00% to 50.00% on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

Referrals

My Referral Arrangements If a third party refers you, the referrer may receive a fee or a percentage of my fees and commission. I may also receive a referral fee should I refer you to a third party for ancillary advice. This is not an additional cost to you. Any referral payments made or received will be disclosed in the advice document that is provided to you.

5. Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

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.

6. If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Liz Athanasiadis Office Manager at Professional Investment Solutions on 03 9428 0041 or liz@proinvest.com.au about your complaint and we will try and resolve your complaint within 45 days.

If after 45 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Australian Financial Complaints Authority and you can raise your concerns with them through the contact details below:

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001
Tel 1800 931 678
Fax 03 9613 6399
Email info@afca.org.au
www.afca.org.au

7. Advice documents

We will also provide you with a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, a RoA may be provided to you instead of a SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

8. Our relationships

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.



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