



FINANCIAL SERVICES GUIDE

Isidingo Investments Pty Ltd ATF MJ Milton Family Trust t/a Omega Financial Services

ABN 47 700 202 970

Corporate Authorised Representative Number: 334960 of

Core Financial Services Pty Ltd

holder of Australian Financial Services License 480009

1/89 Winton Road, Joondalup WA 6027

Phone: 08 9300 3484

FSG - Version 1.5 – Issued 1 July 2021

The purpose of this Financial Services Guide (FSG)

This FSG is designed to help you in understanding how we can assist you with your financial and lifestyle goals by explaining:

- The financial products and services Core can offer you
- How Core and Your Adviser are remunerated
- Any relationships, associations or interests that may exist which might influence the financial services or advice we provide, and
- How best to raise any issues you may have with our financial advice or services.

This FSG is provided to you by Isidingo Investments Pty Ltd ATF MJ Milton Family Trust t/a Omega Financial Services (**OMEGA** or **your Adviser**) and is made up of this FSG document (Part A) and an Adviser Profile (Part B) which should be read in conjunction with each other. OMEGA acts for and is a Representative of Core Financial Services Pty Ltd (**Core**) which is a licensed Australian Financial Services (**AFS**) licensee, who authorises the distribution of this FSG. This FSG is a very important document and we recommend that you read it carefully. If you need further explanation or are unsure about any part of this FSG, we encourage you to ask us any questions you may have.

What we do

Good advice can improve your outcomes, help you protect your lifestyle and help you understand the small print. When We provide financial services, Core and your Adviser act on your behalf when providing financial advice and financial services to you, and not on behalf of any financial institutions or insurance companies.

Core is responsible for the financial advice and the financial services provided to you by its Representatives.

Lack of Independence

While we will always seek to meet our legal obligations to act in our clients' best interests within the meaning of section 961B of the Corporations Act 2001, we do not fall within the definitions of "independent", "unbiased" or "impartial" under section 923A. The reason we do not fall within these definitions is because we give our clients the option to allow life insurance companies to pay us commissions for the services that we provide to our clients rather than for us to be required to directly invoice our clients and for our clients to be required to pay us directly. We remain committed to continue to give our clients this important choice.

Documents that you may receive

Statement of Advice

If you are provided with personal financial advice which takes into account one or more of your circumstances, needs and objectives, the advice may be presented to you in a Statement of Advice (**SOA**).

The SOA is an important document because it sets out what your Adviser is recommending and why it is suitable and appropriate for you. It should contain enough detail for you to make an informed decision about whether to act on the advice and will outline:

- Your Adviser's recommendations and the basis on which the advice is given.
- The costs of the advice provided to you and information about fees, commissions or other benefits that We, Your Adviser or a related party may receive.
- Details of any relationships, associations or interests that Core or your Adviser may have that could reasonably be regarded as capable of influencing the advice we give you.

Record of Advice

If your Adviser provides you with further personal financial advice, that further advice may be recorded on a Record of Advice (**ROA**). A ROA may be used if your personal circumstances, needs or objectives or the basis of the advice is not significantly different from the previous advice you received from your Adviser. Where your circumstances, needs or objectives or the basis of the advice is significantly different, any further financial advice that is provided to you will be documented in a SOA.

You may request a copy of the ROA up to 7 years after the day on which the advice is provided and a copy will be provided to you, free of charge.

When we provide financial advice to you, we will consider your current situation, needs and objectives and consult with you to ascertain whether scaled (limited) or comprehensive advice is the most appropriate.

Specific information about your Adviser, their experience and specialisations are provided in Part B of this document.

If your Adviser cannot provide financial advice to meet your needs and objectives, they may refer you to another professional to provide the financial advice or services.

Product Disclosure Statement

If your Adviser recommends a particular financial product or transacts on your behalf and at your request, you may receive a Product Disclosure Statement (**PDS**), or other relevant product disclosure material. The PDS contains important information about the particular financial product and will include its fees, features and risks, and should assist you in making an informed decision about that product.

Your Adviser can provide you with financial advice and assist on a range of investments, personal, corporate and self-managed superannuation, personal risk insurances, key person insurances and securities. Specific information about your Adviser, their experience and specialisations are provided in Part B of this document.

If your Adviser cannot provide advice to meet your needs and objectives, they may refer you to another professional to provide the financial advice or services.

How can you instruct us?

After you engage your Adviser, they can act on your instructions whether you provide those instructions by telephone, email or by another mutually agreeable means of communication. If you provide us with instructions over the telephone, we may at our discretion, request that those instructions be confirmed in writing prior to acting on those instructions.

Should your preference be email communication, please be aware that you are responsible for monitoring the email account nominated by you for this purpose. Any communication received by Core or your Adviser from your nominated email address (including instructions to act on your behalf) will be deemed to be sent by you, and we will continue to communicate and act on instructions from this email account until you inform us otherwise.

How is Core and OMEGA paid for the financial services provided to you?

Core is paid for the financial services it provides through various methods of remuneration, including payment directly made by you (fees for services and advice fees), and payments received from financial product issuers. All fees are payable to Core. OMEGA may receive up to 100% of the amount paid to Core. Further information relating to OMEGA and your Advisers remuneration is located in Part B of this FSG.

The remuneration Core is entitled to receive will be clearly disclosed to you at the time that advice is provided to you (i.e. in your advice document).

Commissions (from insurance products) and fees which are paid from the product costs, vary according to the nature of the specific financial product. They will be clearly outlined in your SOA. Your Adviser may be eligible for a profit share of Core from time to time, which is based on the overall profitability of Core and not on targets or performance.

Do any relationships, associates or interests exist which might influence the financial services or advice I receive?

Neither Core, OMEGA or your Adviser have any relationships, associations or interests with any product providers that might reasonably be expected to be capable of influencing us in the provision of financial services or advice. Any significant interest or ownership in products will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in your advice document.

If you have a complaint

If you have a concern or complaint about the services provided to you, please contact the complaints manager by phoning 1300 375 357 or put your concerns in writing to compliance@corefinancialservices.com.au

If you are dissatisfied with our response, which will typically be provided to you within 45 days of the receipt of your complaint, you have the right to refer your concerns to the Australian Financial Complaints Authority (**AFCA**). AFCA is an independent dispute resolution service that deals with complaints about financial services including banking, credit, loans, general insurance, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts.

AFCA can be contacted at:

Mail: PO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

The Australian Securities and Investment Commission (**ASIC**) also has a Free call Info line on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.

The law requires us to have in place a level of Professional Indemnity (**PI**) insurance which is appropriate for our size and the scale and complexity of our operations and be consistent with our obligations under section 912B of the Corporations Act 2001. The PI insurance covers us for claims made against us as a result of our conduct in the provision of financial services. Our PI insurance contains cover in relation to claims regarding the conduct of Representatives who have ceased working with us but who did at the time of the relevant conduct. This is subject to the usual terms of the PI insurance in relation to providing indemnity.

Part B - Adviser Details

Your Adviser and how you can contact them

You Adviser works for Omega Financial Services, who is a corporate authorised representative of Core Financial Services Pty Ltd, and can be contacted using the following methods:

Trading name	Omega Financial Services
Corporate Authorised Representative	Isidingo Investments Pty Ltd ATF MJ Milton Family Trust
ASIC Number	334960
ABN	47 700 202 970
Address	1/89 Winton Road, Joondalup WA 6027 PO Box 1223, Joondalup WA 6027
Telephone	08 9300 3484
Email	martin@omegafinancial.com.au / rob@omegafinancial.com.au
Website	www.omegafinancial.com.au

Omega Financial Services was created to deliver a new benchmark of financial advice. Building on years of experience working for large financial services providers, we are now focused on combining our expertise with a personalised approach to wealth management. We are excited to have partnered with Core Financial Services, Australian Financial Services Licensee. Omega Financial Services and Core Financial Services are not related with any banking, insurance, superannuation or investment company.

We put our clients on the best possible financial path through uncompromised advice and a dedicated pursuit of outstanding results.

We do this by taking the time to get to know our clients and their families, their current financial situation, and their objectives for a comfortable and confident financial future. By building relationships and offering a rare level of accessibility, we are proud to offer a trusted, transparent and tailored approach to each client's unique needs.

Our commitment to absolute integrity also means our clients are well protected. We hold an Australian Financial Services Licence and we are members of the Financial Planning Association, always abiding by its Code of Ethics, Rules of Professional Conduct and Practice Standards. Everything we do is in the service of our clients' financial wellbeing.

With more clarity, more confidence and more control, our client's financial futures are secure. We look forward to partnering with you on your wealth management journey.

Along with your Adviser who will be your key contact, the following individuals are authorised by Core to provide personal financial services and will be part of the team that services you.

Martin Milton

ASIC Adviser identification number: 249802

Martin has the knowledge, skills and experience to deliver superior strategies in line with the objectives of his clients.

He has accumulated considerable technical knowledge in the areas of wealth creation, personal and business insurance, superannuation; self-managed super funds and retirement planning.

Martin provides a strong client focus and combined with trust, reliability, responsibility and integrity he offers a unique and consistent service of financial planning.

Martin's primary aim is to develop lifetime plans for clients by clearly understanding their personal situation and financial goals.

Robert McNeilage

ASIC Adviser identification number: 268972

Rob has the knowledge, skills and experience to deliver superior strategies in line with the objectives of his clients.

He has accumulated considerable technical knowledge in the areas of wealth creation, personal and business insurance, superannuation; self-managed super funds and retirement planning.

Rob provides a strong client focus and combined with trust, reliability, responsibility and integrity he offers a unique and consistent service of financial planning.

Rob's primary aim is to develop lifetime plans for clients by clearly understanding their personal situation and financial goals.

2. Financial services and product types Your Adviser can provide

Core and your Adviser are authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Securities
- Managed investment schemes
- Investment and funeral bonds
- Deposit products
- Government debentures, stocks and bonds
- Personal and business risk insurance
- Superannuation
- Margin loans
- Retirement Savings Accounts

Limits on the advice that can be provided

Core and your Adviser are not authorised to provide financial advice in respect of the following financial products:

- General insurance
- Derivatives
- Foreign exchange

We will not provide financial product advice on financial products that are not on our Approved Product List, which contains products that have been researched and assessed on their merits. If we identify that you require advice in relation to directly held shares listed on Australian or international share markets, we may undertake the required research, and incorporate the research into the advice that we provide to you. The cost of this portfolio research advice will be incorporated into the fee detailed in your SOA.

If we identify that you require specialist advice on a particular financial product or service, such as estate planning, we may refer you to a specialist who can help. You do not have to consult any professional that we may refer you to. You may want to consult a professional you have an existing relationship with or choose another. The professionals you choose to consult, including the professionals to whom we may refer you, are responsible for the advice they provide to you.

Fees and other costs that may apply to you

Fees and Remuneration

A range of fees and other costs may be payable for the financial advice you receive and the financial products you acquire, vary or dispose of. OMEGA is committed to providing you with clear fee transparency to ensure you understand the fees involved for the financial services being provided.

There are a number of different ways that you may pay for the financial services that we provide to you including:

- Fee for service
- Remuneration paid by product providers by way of initial and ongoing remuneration
- A combination of the above

Before we provide you with any financial advice, we will discuss these options and help select the most appropriate payment method for you. Outlined below are the types of fees and other costs that you may be charged.

In all cases, details of payments required for the services provided will be given to you at the time of any personal financial advice or when executing a transaction on your behalf. Core will issue you with a tax invoice for any services provided to you by OMEGA which is payable by cheque, credit card, direct credit or money order .

Fees and costs, where they can be determined, will be documented in your SOA. If at the time you receive your SOA the amounts cannot be determined, the manner in which they are calculated will be disclosed instead.

All fees are payable to Core. OMEGA may receive up to 100% of the amount paid to Core, after OMEGA's licensing expenses have been deducted from the revenue.

Fee for Service

Under this method of payment, there are set fees payable by you for each service provided. Those services and fees include:

Initial consultation

Our initial consultation is complimentary as we use this meeting to better understand your goals, needs and objectives, along with what is important to you (and your family). Before agreeing to provide you with financial advice, we will outline our fees for the preparation and implementation of the financial advice.

Advice Preparation and Implementation

We charge fixed price fees for plan preparation in the range of \$1,100 and \$4,400. We charge fixed price fees for implementation in the range of \$2,200 and \$4,400.

We also provide fixed price ongoing service packages in the range of \$1,100 and \$5,500 per annum. In some cases, a fixed fee may not be applicable and then ongoing service fees will be charged as a % of assets under advice p.a. which ranges from 0.5% and 1.0% p.a. (excluding investments using geared funds). For example, if we charge a 1% ongoing service fee p.a. and you invest \$100,000; your ongoing service fee will be \$1,000 p.a. (assuming no change in value of the amount invested).

We may charge an hourly rate for the advice we provide up to \$330 per hour.

All fees are exclusive of GST.

You will be invoiced directly for these fees and may elect to pay Core Financial Services Pty Ltd directly or have these fees deducted from your investments.

Revenue, Adviser Service fees and Commissions

Ongoing service fee

The ongoing service fee is a fee that you agree with OMEGA for the provision of ongoing services. This fee may be charged on a flat fee basis or based off of a percentage of the total amount invested. This percentage range up to 1.1% per annum, and this amount is typically deducted from the amount invested.

Direct Share Investments

We may charge you a fee over and above the brokerage fee charged for trading shares. An advice fee based on the value of your direct share investment may also be charged. These fees are optional and have no minimum or maximum and will be disclosed if applicable.

When we provide insurance advice to you, we may receive upfront and ongoing commission payments from the insurance provider for the insurance products implemented on your behalf. We will continue to receive ongoing commissions whilst your insurance policy remains in force and where we are listed as the servicing adviser.

The upfront commission for an insurance product can range from 0% to 66% of the cost of the first year's premium.

The ongoing commission can range between 0% and 22% per annum of the cost of the renewal premium.

The structure and actual commissions Core and OMEGA will receive will be disclosed to you in your advice document.

Partners in education

Core may receive sponsorship payments from a number of product providers. Core offers product providers various arrangements where product providers can partner with Core to provide education and training services to Core's advisers, including your Adviser. For a full list of all current partners, please visit www.corefinancialservices.com.au

Other benefits

From time to time, we may receive a benefit from product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits received with a value between \$0 and \$300 will be maintained on a register which you can arrange to view should you wish.



FINANCIAL SERVICES GUIDE
RECEIPT PAGE

Isidingo Investments Pty Ltd ATF MJ Milton Family Trust t/a Omega Financial Services

ABN 47 700 202 970

Corporate Authorised Representative Number: 334960 of

Core Financial Services Pty Ltd

holder of Australian Financial Services License 480009

1/89 Winton Road, Joondalup WA 6027

Phone: 08 9300 3484

FSG - Version 1.5 – Issued 1 July 2021

Client Name : _____

Client Signature : _____

Date : _____

Client Name : _____

Client Signature : _____

Date : _____