



eikon

Financial Services

Financial Services Guide

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Eikon Financial Pty Ltd

Australian Financial Services Licensee

AFSL Number 517879

Level 22, 8 Exhibition Street

Melbourne Vic 3000

www.eikonfs.com.au

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Purpose of the Financial Services Guide

This Financial Services Guide (FSG) contains information that will assist you decide whether to use the financial services we offer. It sets out the following:

- Who we are, and how we can be contacted;
- The advice and services we provide;
- Our fees, and how they relate to the services we provide;
- How we manage your private information;
- Who you can contact if you have a complaint about a matter relating to us.

Other Documents You May Receive

We will provide you with various of documents as you progress through our financial planning process. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

Statement of Advice: When we provide personal advice it will be documented and provided to you in a Statement of Advice (SOA). The SOA contains a summary of your goals, and the strategies and any financial products we may recommend to achieve these goals. It also provides you with detailed information about product costs and fees and other benefits, we and others will receive, as a result of the advice we have provided.

Record of Advice: If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

Product Disclosure Statement & Investor Directed Portfolio Service: If we recommend or arrange a financial product for you, we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide, where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About Eikon Financial

Name	Eikon Financial Pty Ltd
Australian Business Number	42 143 077 981
Australian Financial Services License Number	517879

Our office contact details

Address	Level 22, 8 Exhibition Street, Melbourne, VIC 3000
Phone	03 7035 1380
Email	eikonteam@eikonfs.com.au
Website	www.eikonfs.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Lack of Independence

Eikon holds a 20% equity interest in its Joint Venture with Honan Life Pty Ltd, created by Honan Eikon Pty Ltd. Eikon receives fees or commissions from Honan Eikon Pty Ltd in relation to fees or commissions charged by Honan Life for personal insurance advice (i.e. Life Insurance, Total and Permanent Disability, Trauma and Income Protection).

Further, Eikon receives dividends from the Joint Venture that may result from any payments or other benefits received in respect of the personal insurance services provided to you.

Whilst Eikon holds its own Australian Financial Services License (AFSL) and does not have formal associations with any other financial institutions. The relationship with Honan is why Eikon does not refer to itself or its advice as independent, impartial or unbiased.

Our Financial Advisers & Credit Advisers

Katerina Nicolakopoulos

Phone	03 7035 1388
Email	katerina@eikonfs.com.au
Authorised Representative Number	317634
Credit Representative Number	M0012686
Qualifications	Diploma of Financial Planning (Advanced equivalent) Bachelor of Business
Professional Memberships	SMSF Association (SPAA)
Professional Designations	SSA - SMSF Specialist Accreditation (SMSF Association)
Advice & services Katerina can provide	I can provide advice on all of the items listed in the "Our Advice & Services" section of this document.
Remuneration	I receive the following from our practice: Equity in the business, salary and bonuses

Benjamin Costigan

Phone	03 7035 1385
Email	ben.costigan@eikonfs.com.au
Authorised Representative Number	1008316
Credit Representative Number	476381
Qualifications	Advanced Diploma of Financial Planning Bachelor of Business
Professional Memberships	SMSF Association (SPAA)
Professional Designations	SSA - SMSF Specialist Accreditation (SMSF Association)
Advice & services Ben can provide	I can provide advice on all of the items listed in the "Our Advice & Services" section of this document.
Remuneration	I receive the following from our practice: Equity in the business, salary and bonuses

Our Advice & Services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times, we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in Our Financial Advisers and Credit Advisers section above.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> Investments strategies (strategic asset allocation) Budget and cash flow management Debt management (including borrowing for personal purposes) Salary packaging Superannuation strategies and retirement planning Personal insurance Centrelink and other government benefits Ongoing advice and services, including regular portfolio reviews 	<ul style="list-style-type: none"> Superannuation, including retirement savings accounts Self-managed superannuation funds (SMSF) Managed investments Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) Retirement income streams, including pensions and annuities Personal and group Insurance (life cover, disability, income protection and trauma) Life investment products including whole of life, endowment and bonds Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.

Eikon maintains an approved products and services list from a diversified selection of approved Australian and International providers. These have been researched by external research houses as well as our in-house research team.

Eikon periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Eikon Financial Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice or fixed-term advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing or fixed-term fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree on the actual fees with you before we proceed. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice;
- Ongoing or fixed-term advice and services.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

Schedule of Fees

These fees should be used as a guide only. Your fee will be based on your individual needs, which we will agree on with you prior to implementing our advice. The fees will depend on factors such as the complexity of your circumstances and goals, and the scope of the advice.

Initial service fee

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Fixed Fee depending on the scope of advice	Starting from \$2,000 plus GST
Hourly rate	\$500 plus GST

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing Advice Fee up to 1.50% p.a. plus GST	% of funds under management (FUM). For example, if your investment balance is \$1,000,000 your annual fee would be \$16,500 (including GST)
Ongoing fixed fee	Starting from \$11,000 (including GST)

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Payment Methods

We offer you the following payment options for payment of our advice fees:

- BPAY
- Bank Transfer; or
- Direct Debit

Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. Through Honan Eikon Pty Ltd, Eikon Financial Pty Ltd will receive 20% of any commissions or fees charged by Honan Life for personal insurance advice provided (i.e. Life insurance, Total and Permanent Disability, Trauma and Income Protection).

Relationships & Associations

It is important that you are aware of the relationships that Eikon has established with providers of financial services and products, as they could be seen to influence the advice you receive.

External Professional Intermediaries

We may refer you to an accounting firms, legal firm and/or lending specialists. It is important for you to be aware that we do not receive any benefit through these relationships.

Our joint venture referral arrangements

Eikon Financial Pty Ltd have entered into a Joint Venture (JV) with Honan Life Pty Ltd and created Honan Eikon Pty Ltd. Eikon Financial Pty Ltd holds a 20% equity interest in this JV. Should you be referred to Honan Life for personal insurance advice we will receive 20% of any commissions or fees charged via the JV. As a result, we will

benefit from fees, dividends, or income received from the profits or value of the joint venture that may result from any payments or other benefits received in respect of the services provided to you.

For example, if the commission received by Honan Life was \$1,000, Eikon Financial would receive \$200.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint - we will try to resolve your complaint as quickly and fairly, as possible.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA)
	GPO Box 3
	Melbourne VIC 3001
	1800 931 678
	www.afca.org.au
	info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner
	GPO Box 5218
	Sydney NSW 2001
	1300 363 992
	privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser.

Your Privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you.
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.

- Your information may be disclosed to external service suppliers who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser holds about you at any time to correct or update it as set out in our Privacy Policy. The Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.