

Financial Services Guide

12th of May 2023

The Trustee for Blue Douglas Investment Trust trading as Mad About LIFE - Risk Advice, ABN 95 369 856 166, is a Corporate Authorised Representative (Corporate Authorised Representative Number 1237193) of Mad About Life Financial Group Pty Ltd (“Mad About Life Financial Group”), ABN 49 645 579 808, Australian Financial Services Licence Number (AFSL) 528981

References to “our”, “we”, “I” and “me” refer to Mad About LIFE - Risk Advice and/or Jodie Douglas and/or Tanya Hoynes, all of whom are Authorised Representatives of Mad About LIFE Financial Group Pty Ltd.

Mad About Life Financial Group authorises the distribution of this Financial Services Guide (“FSG”). This FSG is designed to give you an understanding of both Mad About Life Financial Group and Mad About LIFE - Risk Advice, before you receive any financial services and/or advice from us.

In general terms, this FSG contains important information about:

- About our business
- Documents you may receive
- About Mad About Life Financial Group
- How we manage your personal information
- How we charge for our services
- How we are paid
- How our Advisers are paid
- The interests, associations and relationships that may influence our advice
- Mad About Life Financial Group’s Related Parties
- Reporting your concerns or making a complaint
- Professional Indemnity Insurance

This FSG is a very important document, and we recommend that you read it carefully. If you need further explanation or if you are unsure about any part of this document, we encourage you to ask us any questions you may have.

NOT INDEPENDENT

Neither we, nor Mad About Life Financial Group, are able to use the words “independent”, “impartial”, or “unbiased” to describe the nature of our businesses. Under the Act 2001 (Cth), you can only use these words if you meet certain criteria. The reasons both we and Mad About Life Financial Group are not able to use these words are:

- Authorised representatives of Mad About Life Financial Group (including us) receive commissions from life risk insurance providers.



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ABOUT OUR BUSINESS

Should you choose to engage with Mad About LIFE – Risk Advice, you will be working on your financial plan with one of our Financial Advisers, Jodie Douglas or Tanya Hoynes:

Adviser Name:	Jodie Douglas
Authorised Representative Number:	435196
Email:	info@madaboutlife.com.au
Phone No:	1300 971 192
Experience, Qualifications, designations, and memberships:	<p>I have been working in Financial Services since 2003 and providing financial advice services since 2011.</p> <p>I have completed a Graduate Diploma of Financial Planning (Grad Dip FP), am a member of the Association of Financial Advisers (AFA) and a Queensland Justice of the Peace (Qual).</p>

Mad About Life Financial Group authorises me to provide general and personal financial product advice and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997).
- Superannuation.

You can contact Jodie on:

Telephone No: 1300 971 192

Address: Ground Floor Office, 2202 / 1 Marina promenade, Paradise Point QLD 4216

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Adviser Name:	Tanya Hoynes
Authorised Representative Number:	1259914
Email:	info@madaboutlife.com.au
Phone No:	1300 971 192
Experience, Qualifications, designations, and memberships:	<p>I have been working in Financial Services since 2008 and providing financial advice services since 2017.</p> <p>I have completed a Diploma of Financial Planning (Dip FP) & Bachelor of Business (Financial Planning).</p>

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- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts (“RSA”) products (within the meaning of the Retirement Savings Account Act 1997).
- Superannuation.

You can contact Tanya on:

Telephone No: 1300 971 192

Address: Ground Floor Office, 2202 / 1 Marina promenade, Paradise Point QLD 4216

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DOCUMENTS YOU MAY RECEIVE

If we provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations will be documented in a Statement of Advice ("SoA") and will be provided to you. A Record of Advice ("RoA") will be used to record any advice where we have provided you with subsequent advice and where your personal circumstances have not changed. You may request a copy of any SoA, RoA or FSG that we have provided to you up to seven (7) years after the date it was provided to you at no cost to you.

If we recommend a particular financial product, we will give you information about that financial product in a document called a Product Disclosure Statement ("PDS"), which contains specific and important information. It is very important for you to read and understand any PDS that we provide you before you can take any action or make a decision in relation to a financial product recommendation.

A Fee Disclosure Statement ("FDS") will be issued to you in instances where you have entered into an Ongoing Service Arrangement ("OSA") with us for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you received, and the applicable fees for services rendered during the period, in addition to the services you will be entitled to, and the fees applicable, should you wish to continue the OSA for the next 12 months. The FDS requires you to elect to renew or terminate the OSA. You have the right to terminate your OSA at any time in writing via email or post. If you do not renew the OSA within 120 days from the anniversary date, the OSA is taken to be terminated. All ongoing fees will be ceased within the following 30 days, and we will no longer be responsible for providing you with advice or services.

In most cases personal financial product advice will be provided; however, if you do not require personal advice, general advice is available. We can also take your specific instructions to transact on your behalf and place a financial product (that we are authorised to provide personal financial product advice for) without providing any personal financial product advice. After you engage us as your Adviser, we can act on your instructions whether you provide them by telephone, email, or other means of communication agreed to.

ABOUT MAD ABOUT LIFE FINANCIAL GROUP

Mad About Life Financial Group is an Australian Financial Services Licensee, providing licensee services & support to our business. Mad About Life Financial Group is not related to any Bank or Institution.

Please refer to the website www.madaboutlife.com.au for details of the company.

Mad About Life Financial Group is licensed under the Corporations Act 2001 (Cth) to provide financial product advice, and to deal, in relation to the following financial products:

- Deposit and payment products limited to: basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks, or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
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Together with us, Mad About Life Financial Group is responsible for services and advice we provide to you in our capacity as your Financial Adviser, under our authorisation as an Authorised Representative of Mad About Life Financial Group.

Mad About Life has an Approved Product Life (APL), which lists the financial products for which independent research has been undertaken and they are approved for Mad About Life Financial Group Advisers to recommend. If a financial product we believe is in your best interest to hold or acquire is not on the Mad About Life APL, we will need to seek approval from Mad About Life Financial Group prior to recommendation. If Mad About Life Financial Group does not grant this approval, we will discuss this with you.

HOW WE MANAGE YOUR PERSONAL INFORMATION

We are required to collect personal information about you to provide you with our financial advice and services. We collect personal information so that we can:

- Identify you
- Determine your goals and objectives
- Establish your requirements and provide products and services
- Set up and manage your investment and insurance needs
- Assess and manage your ongoing financial requirements

If you give information to us about another person (like your partner) in relation to the services we provide, you have an obligation to let the other person know that we hold their information. We collect the following personal information:

- Full name, address, contact details
- Employment details and financial circumstances
- Details of your financial needs, goals, and objectives
- Information about government assistance and medical history for insurance needs
- Anything else relevant to the financial services you are seeking from us

We are legally required to store this information and records of any advice and services we provide to you. We are also required to share this information with Mad About Life Financial Group as our AFSL. Information acquired by us while providing our services will not be disclosed to any other party without your express consent, except as required by law or professional obligation. We may use your information for purposes including:

- Providing you with financial product advice
- Assisting you to prepare an application for a financial product
- Telling you about other products or services we make available unless you tell us not to
- Allowing us to perform administrative tasks including outsourcing paraplanning services
- As required by law, regulation or codes binding us such as the Australian Financial Complaints Authority; and
- Any purpose to which you have consented

By providing us with your personal information, you consent to us using it for these purposes, including its storage and retention. We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held.

If we ask for your personal information and you do not give it to us, we may not be able to provide you with any financial services.

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Your Privacy

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website www.madaboutlife.com.au, by asking your adviser for a copy or by contacting us on 1300 971 192 or by writing to:

Privacy Officer
Mad About Life Financial Group Pty Ltd
Office 2202 G,
1 Marina Promenade,
Paradise Point QLD 4216

HOW WE CHARGE OUR CLIENTS FOR OUR SERVICES (ALL FIGURES INCLUSIVE OF GST)

You have a choice of how our financial services can be paid for in the following manner:

1. Advice fees range between \$1,725 and \$8,250 depending on complexity
2. Ongoing Service fees range between \$78 and \$480 per month depending on complexity and services required. In each subsequent year, our Ongoing Service fees will increase by 5%.
3. An hourly financial planning advice rate of up to \$399

INSURANCE COMMISSION

For all new insurance policies put into place from 1 January 2020, the insurer may pay a maximum commission of 66% of the first years' premium and a maximum commission of 22% of the second and subsequent years premiums. For example, if your insurance policy was put into force on 1 January 2020 and your premium for the first year is \$2,500, we will receive up to \$1,650 in commissions ($\$2,500 \times 66\%$). If the premium amount for the second and subsequent year is \$2,600, we will receive up to \$572 in commission ($\$2,600 \times 22\%$). For all insurance policies in force prior to the above dates, the maximum commission payable was 121% of the first years' premium. The commission payable in the second and subsequent years varies depending on the commission structure.

ESTATE PLANNING FACILITATION FEE

We have negotiated with Yodal Pty Ltd, an estate planning solutions provider, to provide a complimentary review of our client's Estate Planning needs and provide a preliminary Estate Planning needs assessment report (should you wish to take up this review). Based on the recommendations, you will be provided with a fixed price to complete your estate planning before you choose to proceed. The fixed price will be based on your specific requirements and generally ranges between \$535 and \$2,500. The fixed price is the full cost of finalising your estate planning and includes the cost of a specialist estate planning lawyer who will engage directly with you to complete your matter. The fixed price also includes the cost for us to facilitate this process on your behalf and any costs from Yodal. The fee is dependent on the complexity of your personal estate planning situation. No fees will be payable by you until you issue instructions for the arrangements to be made.

The basis and amount of all fees, commissions, adviser service fees and any referrals fees will be fully disclosed in your SoA, RoA, Ongoing Service Arrangement or Letter of Engagement and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant Product Disclosure Statement (PDS). No fees will be payable by you in relation to our services or advice without your prior consent.

HOW MAD ABOUT LIFE – RISK ADVICE IS PAID

All revenue relating to our advice, including fees and commissions, are payable to Mad About Life Financial Group, who then pass through up to 100% of the revenue to us.

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HOW OUR ADVISERS ARE PAID

Mad About LIFE – Risk Advice receives fees and commissions from business generated. Jodie Douglas is a beneficiary of the Blue Douglas Investment Trust and may receive distributions from the trust as a beneficiary. Tanya Hoynes is an Employee of Mad About LIFE – Risk Advice and is remunerated with a Salary.

THE INTERESTS, ASSOCIATIONS AND RELATIONSHIPS THAT MAY INFLUENCE OR AFFECT OUR ADVICE

Our recommendations to you will be based on our assessment of your personal circumstances, needs and objectives. These factors underpin our advice, but it is important for you to appreciate that our interests, associations, relationships, and the benefits we receive may give rise to an actual or potential conflict of interest. We manage such conflicts and will clearly disclose any conflicts that we believe may influence our advice.

REFERRAL ARRANGEMENTS AND RELATED PARTY DISCLOSURES

Mad About Life – Risk Advice has a formal referral arrangement with AIA myOwn Health Insurance. For any referral to AIA myOwn Health Insurance, Mad About Life – Risk Advice may be entitled to a referral fee of up to 20% of your first year's insurance premium. For example, if you are referred by Mad About Life – Risk Advice to AIA myOwn Health Insurance, and your first year's premium is \$2,000, Mad About Life – Risk Advice will receive \$400 (inclusive of GST). This is not an additional cost to you and is paid by AIA myOwn Health Insurance.

ALTERNATIVE REMUNERATION

Both we and Mad About Life Financial Group may receive non-monetary remuneration, such as entertainment and gifts, from financial institutions. These are recorded on a register of Alternative Remuneration. This register is available for inspection with 7 days' notice in writing.

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REPORTING YOUR CONCERNS OR MAKING A COMPLAINT

We are committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity. If you believe we have failed to achieve this, we would like you to tell us about your concerns. We are committed to resolving any client concerns and aim to deal with any complaints quickly and fairly. If you have a complaint, it may be lodged either verbally or in writing by contacting your Adviser to discuss your complaint, or by contacting us.

If you have a complaint about the financial services provided to you, you should take the following action:

1. Speak to your financial adviser about your concerns, or
2. Call the compliance manager on 1300 971 192

If after speaking to us or your financial adviser, and your complaint is not resolved within five business days, please write to:

Compliance and Professional Standards Manager
Mad About Life Financial Group Pty Ltd
Office 2202 G, 1 Marina Promenade, Paradise Point QLD 4216
Or Email: info@madaboutlife.com.au

We will try and resolve your complaint quickly and fairly. If your complaint cannot be resolved by us to your satisfaction or within 30 days, you may refer your complaint, free of charge, to the Australian Financial Complaints Authority, (AFCA) of which Mad About Life Financial Group Pty Ltd is a member.

AFCA can be contacted on 1800 931 678
The Australian Financial Complaints Authority
PO Box 3 Melbourne Victoria VIC 3001
Website: <https://www.afca.org.au/>

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on 1300 300 630 or via the website www.asic.gov.au.

Professional Indemnity (PI) Insurance Cover

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence. This includes claims relating to the conduct of staff and representatives who no longer work for us but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

CONTACTING MAD ABOUT LIFE FINANCIAL GROUP

Should you wish to contact Mad About Life Financial Group, you can do so by:

Phone: 1300 971 192

Email: info@madaboutlife.com.au

Head Office: Office 2202 G, 1 Marina Promenade, Paradise Point QLD 4216

Website: www.madaboutlife.com.au