

Financial Services Guide

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Licensee:

JSM Management Pty Ltd
(AFSL 502629)

This Financial Services Guide (FSG) is authorised for distribution by JSM Management Pty Ltd.

Authorised Representatives:

JSM Financial Group Pty Ltd
(ASIC# 382848 ABN 11 123 195 139)
Jamie Mansfield (ASIC# 236687)
David Williams (ASIC# 240010)

The Authorised Representatives act on behalf of JSM Management Pty Ltd who is responsible for the services that they provide.

Contact Details

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Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost.
- How we are remunerated.
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to JSM Financial Group Pty Ltd, Jamie Mansfield and David Williams.

JSM Management Pty Ltd

JSM Management Pty Ltd holds an Australian Financial Services Licence (AFSL). It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

Our Services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Personal risk insurance
- Margin lending

NOT INDEPENDENT

JSM Management receives commission payment on Life Insurance Products. This allows us to advise and place your insurance predominantly without charging you, the client, directly but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business.

For more information on this, please ask your Adviser.

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice and the benefits we receive.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to JSM Financial Group Pty Ltd.

Terms of Engagement - Advice Preparation Fee

The Advice Preparation Fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation Fee is based on the scope and complexity of advice provided to you. We will agree to the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly and/or quarterly. They may be charged on each transaction.

The services and fees will be set out in the SoA or RoA that we provide to you.

Your adviser can liaise with your other professional advisers in relation to matters such as tax and estate planning. We are not however, accountants, nor are we registered tax agents or lawyers.

Insurance Commissions

JSM Financial Group Pty Ltd receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive an ongoing commission payment per premium paid after 12 months for as long as you continue to hold the policy.

If you decide to purchase a life insurance product, unless stated to the contrary in your Statement of Advice, JSM Management Pty Ltd has elected to receive commission from the product provider and not invoice you directly for services provided.

If you do not continue with a purchased life insurance product for the full 24 months, the commission received by JSM Management Pty Ltd is returned to the insurance company (100% within the first 12 months and 60% during the second year). You will then be invoiced an amount as disclosed in the SOA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Associated Services

JSM Financial Group Pty Ltd provides portfolio administration services in addition to financial planning and investment advisory services.

Adviser Remuneration

Jamie Mansfield is the owner of the practice and shares in the profits that the practice makes.

David Williams is an employee of the practice and is paid a salary. He might also receive a percentage of overall business profit if business goals are met.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing and forward it to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority (AFCA).

Contact details are:

Telephone: 1800 931 678

Email: info@afca.org.au

Web: www.afca.org.au.

Post: Australia Financial Complaints
Authority GPO Box 3, Melbourne
VIC 3001.

This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.

Anti-Money Laundering and Counter-Terrorism Financing

As a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act, we are committed to ensuring our services do not facilitate or are associated with money laundering or terrorism financing practices. Before we arrange a financial product for you, we need to verify your identity by viewing your identification documents (e.g. Passport, Driver's Licence). We will retain copies of this information and assure you this information will be held securely.