

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 1 – 14/10/2020

This document has two parts being the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Who is my financial adviser?

Your financial adviser is –

Address:

Postal Address:

Telephone:

Mobile:

Fax:

Email:

Web:

Peter Voltscos of JPM Financial Group Pty Ltd

111 Telopea Crescent, Mill Park VIC 3082

PO Box 2244, Bundoora VIC 3082

1300 576 576

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www.jpmfg.com.au

Peter Voltscos is a director of JPM Financial Group Pty Ltd, a Corporate Authorised Representative of Nextplan. JPM Financial Group Pty Ltd's ASIC representative number is 000 248 622. Peter Voltscos' ASIC representative number is 000 248 500.

What experience does my adviser have?

Peter Voltscos has been providing professional financial planning advice and solutions to clients since 1984, holding a Diploma of Financial Planning. Peter Voltscos is a Certified Financial Planner and Accredited Aged Care Professional. Peter Voltscos is a member of the Financial Planning Association of Australia and Aged Care Steps.

Who is responsible for the financial services provided?

Nextplan is responsible for the financial services provided by Peter Voltscos and JPM Financial Group Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Peter Voltscos is authorised by Nextplan to provide financial services in:

- 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 products
- Securities including Direct Equities
- Superannuation - including Self Managed Super Funds
- Aged Care

Please note that Peter Voltscos is not authorised to provide any services on behalf of Nextplan except in relation to the financial products listed above. The “What services and products are not provided by or on behalf of Nextplan” section earlier in this FSG gives examples of other services that are not provided on behalf of Nextplan.

Peter Voltscos also provides an ongoing review service. As part of this service, Peter Voltscos will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Nextplan will collect all commissions, fees and other benefits in connection with financial services provided by Peter Voltscos or JPM Financial Group Pty Ltd. Nextplan will retain 5% of all income collected and will pass on the balance to JPM Financial Group Pty Ltd.

Peter Voltscos is then paid a salary by his employer, JPM Financial Group Pty Ltd. Peter Voltscos may also receive profit share or a performance bonus, which may be based on the funds invested by clients of JPM Financial Group Pty Ltd. Otherwise, Peter Voltscos may receive a portion of the direct fee, commission or adviser fee paid to JPM Financial Group Pty Ltd by Nextplan. Specific details of this will be provided to you in the SoA.

In addition to retaining 5% of all income collected, Nextplan will also collect an annual Flat Fee from JPM Financial Group Pty Ltd.

Please note that at no time will you pay Peter Voltscos or JPM Financial Group Pty Ltd directly.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the ‘Statement of Advice’ (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Nextplan provides, please contact Peter Voltscos at 1300 576 576 or via Email: info@jpmpf.com.au.

You should retain this FSG for your reference and any future dealings with Peter Voltscos, JPM Financial Group Pty Ltd or Nextplan.

Financial Services Guide Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 8.0 dated 06 April 2020 including the Authorised Representative Profile for Peter Voltscos dated 14/10/2020 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

Financial Services Guide Confirmation of Provision

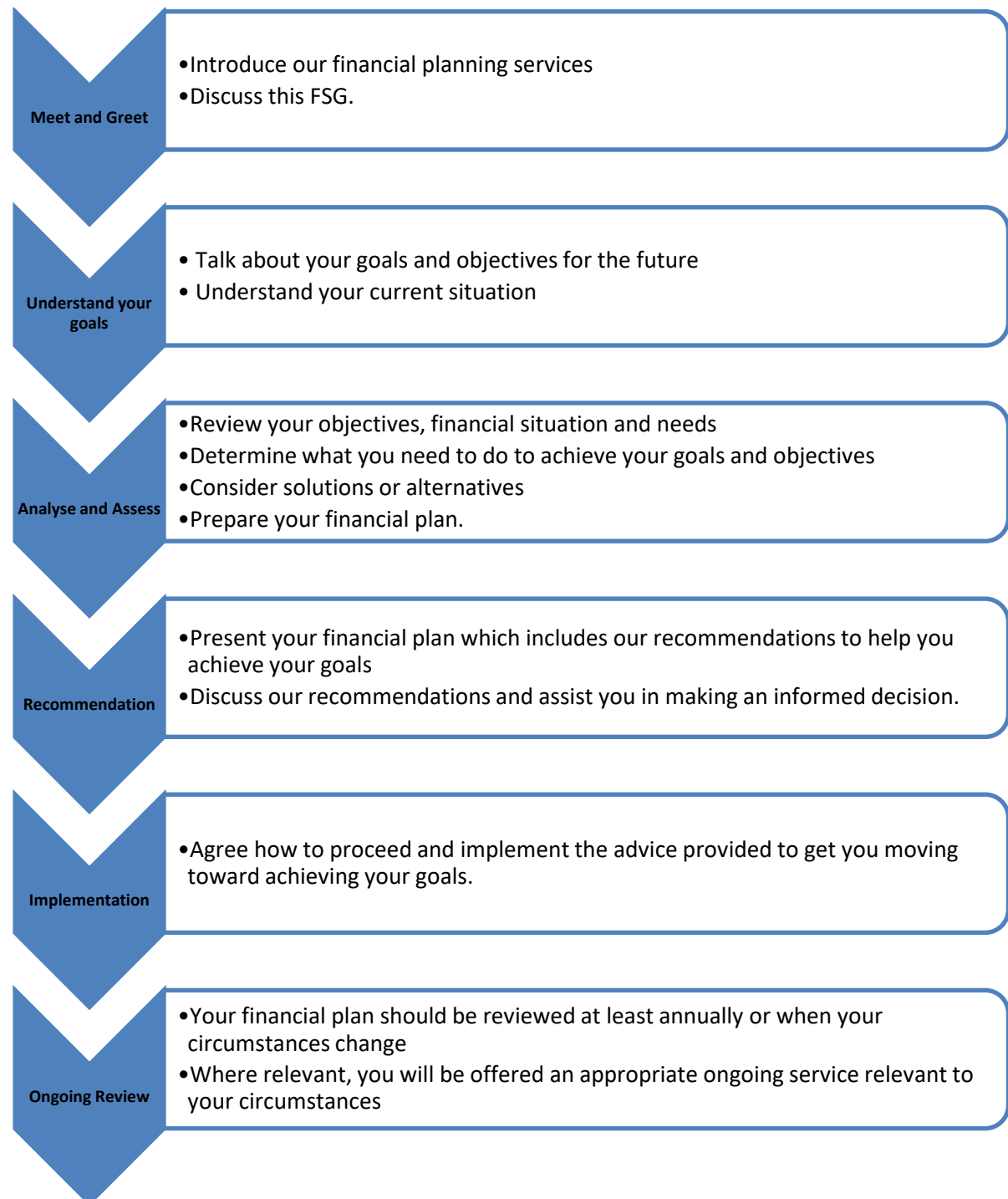
I confirm that I sent a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 8.0 dated 06 April 2020 including the Authorised Representative Profile for Peter Voltscos dated 14/10/2020 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs. In our first meeting we discuss each step of the process with you.



Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial fees

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

Initial service	Fee amount
Initial Interview Fees	Starting from \$150.00 to \$395.00
Statement of Advice - Preparation Fees	Starting from \$1,880 to \$4,850.00
Level 4 Package (Lite) Advice Fee	\$1,880
Level 3 Package (Diversified) Advice Fee	\$2,950
Level 2 Package (Comprehensive) Advice Fee	\$4,050
Level 1 Package (Comprehensive - Self Managed Super Fund) Advice Fee	\$4,850
Statement of Advice - Implementation Fees	Starting from \$990.00 to \$3,300.00
Level 4 Package (Lite) Implementation Fee	\$990
Level 3 Package (Diversified) Implementation Fee	\$1,650
Level 2 Package (Comprehensive) Implementation Fee	\$2,750
Level 1 Package (Comprehensive - Self Managed Super Fund) Implementation Fee	\$3,300
Transaction Service - Without Our Advice	\$330.00 per hour
Advice Fee On Request - Hourly Rate	\$330.00

All fees and charges include GST

Aged Care fees

These are fees paid when you have agreed to receive our advice specifically relating to Aged Care:

Initial service	Fee amount
Initial Interview Fees	\$150.00 per hour
<ul style="list-style-type: none">• In our meeting we discuss the client's initial concerns and the specific advice requirements.• Aged care needs to enter a facility• General advice in relation to the impact on their Centrelink entitlements• Discussion of a Statement of Advice Strategy Paper will need to be provided so all members of the family have an understanding of the initial and ongoing costs involved for the family member entering care.• How they will fund the RAD or DAP, Means Tested Care Fee and Additional costs.	
Statement of Advice – Preparation Fees	\$1,795.00 Single \$2,995.00 Couple
<ul style="list-style-type: none">• We provide a document detailing alternative strategies to fund a RAD or DAP and all other fees.• We will provide up to 3 strategy funding options.• The impact on Centrelink entitlements.• We also deal with Aged Care facility and can help them with entering a facility that meets their specific needs.	
Aged Care Placement Service	\$3,595.00
<ul style="list-style-type: none">• We source Aged Care facilities that meet the clients needs.• We meet with the Client Relations Manager and discuss the clients specific needs for entry in the facility.	
Lodgement of Centrelink Aged Care Asset and Income Test Forms	\$495.00 Single \$695.00 Couple
<ul style="list-style-type: none">• We help with the completion of all relevant Centrelink and Aged Care Assessment forms to ensure you are charged the correct care fees.	

All fees and charges include GST

Annual advice and service fees

The following services will be provided to you on a yearly basis.

- The most crucial step in the successful implementation of any financial planning strategy is the establishment of regular and thorough reviews.
- As a strategy can only be created in light of the current environment, continuous changes in government policies and investment regulations will ensure through regular reviews that your goals and needs continue to reflect current positions.
- We will ensure through our review process that your financial situation continues to meet your goals that you initially established and remain on track throughout your life.
- Importantly, in life change in circumstances occur and it is important that the advice that we will provide continues to meet your changing personal and financial situation.
- We recommend that you subscribe to our Annual Advice and Service Agreement to ensure you are on track to meet your goals.
- Our objective is to work with you to ensure you stay on the road to financial security for the rest of your life, as well as being financially well organised. This service offers you “peace of mind” knowing that your portfolio and financial wellbeing are monitored by a team of professional people who care.

The cost of those services are as follows:

Fee amount		
Annual Advice and Service Agreement		
Private Wealth Client -	Ongoing advice and service package Regular contact up to 4 times per year via phone or personal meeting	\$9,600.00
Diversified Wealth Client -	Ongoing advice and service package Regular contact up to 3 times per year via phone or personal meeting	\$5,300.00
Lite Wealth Client -	Ongoing advice and service package Regular Contact up to 2 times per year via phone or personal meeting	\$3,300.00
Base Wealth Client - Option 1 % Based	Ongoing advice and service package Contact 1 times per year via phone or personal meeting	1.10% per annum funds under advice Capped Minimum at \$1,100.00 Capped Maximum at \$2,200.00
Base Wealth Client - Option 2 \$ Based	Ongoing advice and service package Contact 1 times per year via phone or personal meeting	\$2,200.00

All fees and charges include GST

We will discuss with you in detail which package is most suitable for your particular circumstances. The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.