

# Financial Services Guide



**THRIVE | FS**

## **Not Independent**

We do not charge you a fee for our advice on risk insurance policies as we are paid a commission by the product provider. Our advice on risk insurance is therefore not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.



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## Why am I receiving this document?

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
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services

## Thrive FS

Thrive FS Pty Ltd holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

## What services do we provide?

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

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

## Financial advice process

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

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

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

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.

For managed funds and insurance recommendations, 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 the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

We may provide you with portfolio management services and further advice to you to keep your plan up to date for changes in your circumstances and changes in the law.

If we provide further advice it will typically be documented in a Record of Advice.





## Fees

All fees are payable to Thrive FS Pty Ltd.

### **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 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 to assist you with implementation. We will let you know what the fee will be in the SoA.

### **Ongoing and Annual Service Fees**

We will provide further services to you under an ongoing service agreement or annual engagement. Our fees will depend on the service we provide to you. They will be an agreed fixed fee and are paid monthly. The services and fees will be set out in the agreement we have with you.

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

## Commissions

### **Insurance Commissions**

Thrive FS receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

### **Other Benefits**

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Adviser Remuneration

Mark Moller and Leah Norbury are the owners of the practice and share in the profits generated by the practice.

## Associated Businesses

We may recommend the accounting & tax services provided by Thrive Financial Services or the credit services provided by Thrive Finance (QLD). These businesses are also owned by Mark Moller and Leah Norbury.



# Referral Fees and Commissions

In some situations, we receive fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

## 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 to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website [www.afca.org.au](http://www.afca.org.au). AFCA provides fair and independent financial services complaint resolution which is free to consumers.

## 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.



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