

Campaspe Financial Services Pty Ltd

Financial Services Guide

Part 2 (Adviser Profile) – John Kelly

Date – 23/05/2019

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 28 July 2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Campaspe Financial Services Pty Ltd.

I am authorised by Campaspe Financial Services to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Campaspe Financial Services to distribute this FSG.

Campaspe Financial Services Pty Ltd.
ABN 27 006 258 751 holder of
Australian Financial Services Licence No. 508724

25 – 31 Nish Street
Echuca VIC 3564

Email: cfs@stubberfieldgroup.com.au
Website: stubberfieldgroup.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

John Kelly is the person providing the financial services to you. His ASIC Representative Number is 417383. John is a Director of JK Financial Services Pty Ltd, as trustee for the JKFS unit Trust (ABN 66 144 974 909; ASIC Authorised Representative Number 435729)

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to John Kelly & JK Financial Services Pty Ltd as trustee for the JKFS Unit Trust. The term 'Representatives' refers generally to Campaspe Financial Services' Authorised Representatives.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial industry with over 30 years in the finance industry and 20 of those in providing financial planning advice

I have spent over 13 years as a Financial Adviser with ANZ Financial Planning, 7 years in my own practice and recently joined the team at Campaspe Financial Services offering advice to individual clients as well as small and large business clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

- Diploma of Financial Advising – Securities Institute
- Diploma of Financial Services (Financial Planning) – Tribeca
- Advanced Diploma of Financial Services (Financial Planning) – Tribeca
- Certified Financial Planner (CFP) – Financial Planning Association of Australia

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Campaspe Financial Services Pty Ltd, ABN 27 006 258 781 as an contracted Adviser. Fees and commissions are paid to Campaspe Financial Services for which a percentage is paid to JK Financial Services Pty Ltd for my services.

Campaspe Financial Services Pty Ltd and Stubberfield Partners are two separate businesses, and are marketed under the single name – Stubberfield Group.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Campaspe Financial Services to provide financial services, including advice or services in the following areas:

- Deposit and Payment Products
 - Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes
 - Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Margin Lending Facility
 - Standard Margin Lending Facility

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am authorised to provide advice on all services licensed under Campaspe Financial Services Pty Ltd's Australian Financial Services Licence.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Campaspe Financial Services FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available by calling us on (03) 5482 4722.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Campaspe Financial Services Pty Ltd.

Campaspe Financial Services receives all fees and commissions payable for the services we provide and they pay a percentage to JK Financial Services Pty Ltd from whom I receive my income.

The contracted sum paid to JK Financial Services Pty Ltd is determined by Campaspe Financial Services as appropriate from time to time.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a. 5% of the initial funds invested, or up to the maximum allowable commission; or
 - b. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;whichever is the greater.

Example:

If we recommend you invest \$50,000 in an investment product, the implementation fee that may be charged could be up to 5% which is \$2,500 of the amount invested.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee.

Our ongoing advice fee and review fee may range depending on the complexity of your situation. The minimum fee for ongoing advice and review is \$3,300 and the actual fee will depend on the complexity of your situation and will be discussed and disclosed to you in the presentation of your Statement of Advice.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where an initial commission and/or ongoing commission amount is payable, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

I do not receive nor do I make payment for any referral of services.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser: John Kelly
Phone: (03) 5482 4722
Fax: (03) 5480 7934
Email: john@stubberfieldgroup.com.au

Practice details:
Campaspe Financial Services
25-31 Nish Street
Echuca VIC 3564
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