Financial Services Guide *(FSG)*

Tyler Szepanowski

Bachelor of Applied Financial Advice
Authorised Representative Number: 1312388

Financial Services Guide

This Financial Services Guide was prepared and issued with the authority of **JS Advisory Group Pty Ltd (JS Advisory).**

ABN 42 660 117 117
Australian Financial Services Licence 542262
PO Box 190, Yeppoon QLD 4703
Ph: 07 5554 8581
Email: tyler@swellfp.com.au

We welcome you to JS Advisory, our initial obligation at the start of the relationship is to fully inform you of your rights, entitlements and detail the services we provide. This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to your relationship with our Authorised Representative and with us, prior to you being provided with any authorised financial service. Subjects referred to in this FSG disclose who we are, contact details for ourselves and our Authorised Representative, how we and our Authorised Representatives are remunerated and the method by which we engage our professional advice process. It is intended that this document should assist you in determining whether to use any of the services described. It is our duty to provide you with this document at the first available opportunity.

Who will be providing the financial services to me?

Tyler Szepanowski and TSFP Pty Ltd t/a Swell Financial Planning are Authorised Representative No 1312388 and Corporate Authorised Representative No. 1323783 acting under authority from JS Advisory Pty Ltd.

Statement about non-independence

We are obliged to tell you that under the Corporations Act, we are prevented from using the terms independent, impartial and unbiased as both my Licensee and I receive commissions for the advice that we provide on life insurance products and may also charge fees based on the amount of money invested.

If you have any questions about this document, please raise them with us.

Getting Started

Q. Who is your Adviser?

Your adviser will be Tyler Szepanowski and TSFP Pty Ltd t/a Swell Financial Planning who are authorised to act on behalf of JS Advisory.

Tyler is a big believer in holistic financial planning, and ensuring all elements of his client's finances are aligned and working harmoniously. He brings an exceptional technical foundation, with a calm, down-to-earth approach. He believes money should be a tool to build the life you want - not a source of stress. His goal is simple: help people feel in control, informed, and confident about their financial future.

Tyler has worked with individuals and families at all stages – from those currently in their wealth building journey, to those who are now looking to enjoy the fruits of their labour with confidence. He specialises in wealth accumulation strategies for high earners and business owners. He has an ability to translate complex ideas into clear, actionable advice. Tyler places an emphasis on living a balanced life - one that you can enjoy now whilst still looking after your financial future.

Q. Who is responsible for the advicegiven to you?

JS Advisory is responsible for the financial services provided to you.

Provision of Advice

Q. When will you receive a Statement of Advice?

You are required to receive a Statement of Advice whenever our Authorised Representative provides you with personal advice which takes into account your objectives, financial situation and needs. This Statement of Advice will contain the basis on which the advice is given, personal information, recommendations and information about fees, remuneration and associations which may have influenced the provision of the advice.
Thereafter, if your circumstances have not significantly changed our Authorised Representative can provide you with another Statement of Advice or a Record of Advice as a confirmation of the advice provided. You are able to request a copy of these documents at any time up to a period of seven years.

Product Disclosure Statement

When our Authorised Representative makes a recommendation to acquire a particular financial product, you must also be provided with a Product Disclosure Statement from the issuing product provider which gives full details of the recommended product to assist in making an informed decision to acquire that product.

Q. How will you pay for the services provided?

A fee may be charged for our services. This may be waived or partially offset by brokerage, commission or fees if you proceed. Upon implementation of the recommendations, our Authorised Representative may receive an upfront fee, commission (for risk insurance products) or a combination of both depending on how you agree to pay for the services. Fees can be based on total funds placed, the time spent on the services you receive, or as agreed between you and our Authorised Representative. Costs and remuneration will be disclosed in your Statement of Advice.

All fees and commissions are paid to JS Advisory, which can deduct a fee for the services it provides as the licensee and then pays the balance to your adviser subject to any agreements. Some of our Authorised Representatives have referral arrangements with other professionals. Where a referral agreement is in place between the Authorised Representative and a third party, a fee may be paid or received. Detailed disclosure of amounts and percentages will appear in your Statement of Advice if applicable.
A review service fee may also be payable from time to time, depending on any extra work required such as a major restructuring.

Life Insurance advice
If you decide to purchase a life insurance product, unless stated to the contrary in your Statement of Advice, JS Advisory has elected to receive commission from the product providers and not invoice you directly for services provided. If you do not continue with a purchased life insurance product for a full 24 months, the commission received by JS Advisory is returned to the insurance company, and you may then be invoiced for this amount.

Investments and Superannuation advice
If you decide to proceed on the investment or superannuation advice provided, the fee you may be charged may be dollar based or may be calculated as a percentage of the amounts invested. The fee may also be an hourly rate.

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

Tyler Szepanowski is an employee of TSFP Pty Ltd t/a Swell Financial Planning and is authorised to acton behalf of JS Advisory to offer you the following services:

- Provide financial product advice and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Tyler Szepanowski can provide advice on and deal in the following products:

- Deposit and Payment Products (basic & non-basic)
- Debentures, Stocks or Bonds issued by a government
- Life Products, including (Investment and Life Risk)
- Interests in Managed Investment Schemes (incl IDPS & MDAS)
- Retirement Savings Accounts
- Securities
- Superannuation (incl. SMSF)

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs. We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither JS Advisory nor our Authorised Representative accept any responsibility or liability for the advice given.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

TSFP Pty Ltd t/a Swell Financial Planning will be paid 100% of the brokerage, commission and/or fees received by JS Advisory minus a fixed monthly fee for the provision of professional services from JS Advisory. This brokerage/commission/fee is used to provide income after paying for the normal expenses incurred with running a business (e.g. rent, vehicle, computer, stationery, professional fees etc.).

Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of JS Advisory. This does not constitute portfolio monitoring.

How we charge for our services
Unless otherwise stated, all fees and commission are exclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Insurance - Initial (Commission on Life Insurance Products)
The relevant insurer will pay initial commission based on a number of factors, including the annual premium, loadings which apply to the premium (such as medical or payment frequency loadings), and any policy or other fees. These factors will vary between insurers.

The following ranges will apply (all figures are exclusive of GST and other taxes/statutory charges):

- 60% for applications made from 1 January 2020.

e.g. we would be paid $600 commission for a $1000 policy. Commission is paid to us by the product provider and is not an additional cost to you.

Insurance - Ongoing (Commission onLife Insurance Products)
Annual commission will be paid when you renew your policy each year.

- The rate of ongoing commission is between 0% and 33% of the annual policy cost for as long as you hold the product.

e.g. we would be paid up to $330 commission for a $1000 policy. Commission is paid to us by the product provider and is not an additional cost to you.

Commission may also be paid on the basis of increases in sum insured under your policy. This commission will be calculated on the same basis as initial commission (see above) and will vary depending on the insurer.

Investment advice – Initial and Ongoing
We may charge you an agreed fee for investment-based advice which will be either a fixed fee, based on our hourly rates or a percentage of the assets you invest.

- Fixed fees typically range from $1,000 to $20,000, depending on complexity
- Hourly rates range up to $330
- Asset based fees range up to 2.5% e.g. $2,500 fee if you invest $100,000.

Fees noted above are based on standard ranges, however can exceed in cases of high complexity.
We will seek your consent before charging and fees in this manner.

Before receiving Advice

Q. Will we provide you with advice suitable to your needs and financial circumstances?

Yes. In order to provide quality advice you need to supply us with your individual objectives, financial situation and needs. You have the right not to divulge this information; if you do not wish to do so then we are required to warnyou about the potential consequences of us not having your full personal information prior to providing advice. You should read the warnings carefully and ask our Authorised Representative of these consequences if you are not sure.

Q. What should you know about the risks of the financial products or strategies we recommend to you?

Our Authorised Representative will explain to you any significant risks of financialproducts and strategies which are recommended to you.

Q. What information do we maintain in your file and can you examine your file?

Our Authorised Representative will maintain a record of your personal profile, which includes details of your objectives, financial situation, needs, copies of recommendations made to you and any product acquired by you. If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. You may be charged a fee to cover the cost of verifying the application and locating, retrieving and copying anymaterial requested. If the information sought is extensive, you will be advised of thelikely cost in advance and can help to refine your request if required.

Conflicts of Interest

JS Advisory and our Authorised Representative may receive additional benefits from product providers we deal with such as:

- Contributions to our training and education budget, used for making available professional development to our Authorised Representatives, and/or
- Small gifts or entertainment.

Any additional benefits are not permitted to be paid to our Authorised Representative if they are as a result of, or conditional on, the amount of business an Authorised Representative gives to a product provider.

JS Advisory holds no interest in or investments in any product provider. JS Advisory has put measures in place to ensure that these additional benefits will not influence any financial product advice provided by JS Advisory Authorised Representatives.

What financial services are offered?

JS Advisory Group Pty Ltd (JS Advisory) is the holder of an Australian Financial Services (AFS) Licence which allows us to provide financial product advice and deal in the following financial services:

- Deposit Products
- Non-Basic Deposit Products
- Government debentures, stocks or bonds
- Life insurance investment products
- Life insurance risk products
- Managed Investments including Investor Directed Portfolio Services and Managed Discretionary Account Services
- Retirement savings accounts
- Securities
- Superannuation (all)

Your adviser is also not able to provide advice on products that are not on JS Advisory's Approved Product List or have not otherwise been approved by JS Advisory.

Dispute Resolution

Q. Who can you complain to if you have a complaint about the provision of financial services to you?

If you have any complaints about the service provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within three working days, or you would prefer not to contact your Authorised Representative, please contact the Complaints Manager at JS Advisory via any of the following methods:
   - By email to info@jsadvisorygroup.com.au
   - By mail to PO Box 3098 Broadway Nedlands WA 6009
   - By phone at 0422 165 332
3. JS Advisory will endeavor to resolve all complaints within 30 days of lodgment. Should there be special circumstances relating to the complaint, such that it is not reasonable for the complaint to be resolved in that time, JS Advisory will inform thecomplainant of the reasons for the delay. We may request an extension of time up to a total of 90 days.
4. If JS Advisory has not responded within 30 (or 90) days or you are not satisfied with the response, you can lodge a dispute with the Australian Financial Complaints Authority. This service is provided to you free of charge.

Australian Financial Complaints Authority (AFCA) AFCA is a free and independent dispute resolution scheme.
Phone: 1800 931 678
Website: www.afca.org.au
Address: GPO Box 3, Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has a free call info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Does JS Advisory have Professional Indemnity Insurance in place?

Yes, JS Advisory has Professional Indemnity Insurance, in accordance with s912B of the Corporations Act 2001, covering itself and its Authorised Representatives for breaches of professional duty whilst conducting their professional services.

Subject to the policy terms and conditions of cover, the policy extends to include cover for professional indemnity claims made against past employees and Authorised Representatives who no longer work for JS Advisory but who did at the time of the relevant conduct.

Statement of JS Advisory's Privacy Policy

JS Advisory is committed to ensuring the confidentiality and security of the information provided by you to us. We support and embrace the Australian Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and the protection afforded by this act for the security of private information held on ordinary Australians. A full copy of our Privacy Policy is available on our website www.JS AdvisoryGroup.com.au.
We also need to collect copies of your identification to meet our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006. We may also request that you provide us with your Tax File Number, however if you choose not to, there may be tax implications for you.
If you have any complaints about how we handle your private information, please contact us as set out above. We take your privacy seriously and will address your concerns through our complaints handling process. If you believe you do not receive a satisfactory resolution to your concerns, you may contact the Office of the Australian Information Commissioner (OAIC). The website of the OAIC is www.oaic.gov.au.

JS Advisory Group Pty Ltd
Director
Luke Shrewsbury
Address: PO Box 3098 Broadway Nedlands WA 6009
Tel: 0422 165 332
Email: info@jsadvisorygroup.com.au
Website: www.jsadvisorygroup.com.au

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Financial Services Guide Receipt

I/We confirm that a JS Advisory Group Pty Ltd (JS Advisory) Financial Services Guide has been provided to me/us.

Client Name

. . . . . .
Signature

. . . . . .
Client Name

. . . . . .
Signature

. . . . . .
Authorised Representative (Name)

. . . . . .
Authorised Representative (Signature)

. . . . . .

Date / /

Or complete as follows if the FSG is mailed/emailed to the client

I confirm that I sent a copy of the FSG

Client Name

. . . . . .
Sent on (date) / /

. . . . . .
Sent by (name)

. . . . . .
Sent by (signature)

. . . . . .