



Financial Horizons
Planning Your Future

Financial Services Guide – Part 2

ADVISER PROFILE

Introduction

This profile is part of the Financial Services Guide and is only complete when FSG Part 1 is attached.

The Adviser Profile sets out our personal details, the services and products we can provide. It outlines our qualification; the areas of advice we can provide and describes how we are remunerated for our services. It is designed to assist you whether to use any of our services.

Before proceeding with our advice, we will seek your consent to our Terms of Engagement where we will outline the services, we will provide specific to your needs and the associated fees we will charge.

Our advice will always be supported by documents such as Statement of Advice, Record of Advice or Product Disclosure Statements.

Business Profile FINANCIAL HORIZONS (CAIRNS) PTY LTD is an Authorised Representative (No. 243012) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274)



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Telephone Number: 07 4032 5200

Address: Suite 2, 92 Pease Street, Manoora QLD 4870

Email address: info@financialhorizons.com.au

Adviser Profile



Sara Ann Millard is an Authorised Representative (No. 242535) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by FINANCIAL HORIZONS (CAIRNS) PTY LTD Authorised Representative (No. 243012)

Telephone Number: 0417 632 421

Address: Suite 2, 92 Pease Street, Manoora QLD 4870

Email address: sara@financialhorizons.com.au

Education and Qualifications:



- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Certificate IV in Finance and Mortgage Broking
- Margin Lending and Geared Investments Course
- SMSF Specialist Course



Experience:

Sara is the Principal and Senior Adviser at Financial Horizons. She has been involved with Financial Services since 1993 and specialises in wealth creation, investment, pre and post retirement planning, Centrelink planning, estate planning and personal & business protection.

Sara caters for people and their family groups of all ages who are looking to create wealth or protect their family against unforeseen circumstances, and/or savers who want to create adequate future savings and/or retirement income.

Sara Millard has been individually authorised (Authorised Representative 242535) to provide financial produce advice and deal in a range of strategies.

At Financial Horizons, we look at your total personal and financial situation in context to your lifestyle goals, taking into account a number of strategic considerations, ensuring that all personal advice is then tailored after addressing these needs.

Our advice process is as follows:



Identifying your goals

Finances are important, but they're a means to an end, so we start with that end in mind. We work with you to identify your short- and long-term financial goals – this stage serves as a foundation for developing your plan.

Assessing your financial situation

We take the time to leave no stone unturned. We'll make sure we understand your full financial situation.

Preparing your financial plan

We work with you to identify strategies and options that might help you reach your goals sooner and with greater certainty. Up until the commencement of this step, there is no charge to you.

Memberships:

Tax Practitioners Board

Financial Planning Association of Australia

Advice your adviser can provide

Sara can provide you with advice on the following:



Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Aged Care Accommodation

Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Direct shares
- SMSF

How Can You Instruct Us?

You may instruct us in person, by phone or email. It is important that you provide us with complete and accurate information otherwise the advice we give you may not be appropriate for your needs. We may choose not to proceed with our advice if we believe that we do not have all the information to provide you with the advice that meets your best interest.

Please tell us about any changes in your circumstances so that we can confirm that our advice continues to be suitable for your needs.

How are we paid?

Commission	<p>Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay FINANCIAL HORIZONS (CAIRNS) PTY LTD 100% of the gross revenue received. Crown receive a commission from the Insurance product provider with whom your business is placed. The amount varies depending upon the product, in the range of 30% - 70% of the premium (excluding taxes and statutory charges).</p> <p>Details of the commission will be outlined to you in your Statement of Advice.</p> <p>The commission is included in the premium quoted to you and therefore not an additional cost.</p> <p>Ongoing commissions may also be payable upon renewal of the policy and these will be disclosed to you within the Statement of Advice.</p>
Adviser Fees	<p>We will charge for our advice which will include a Statement of Advice. This is generally in the range of a once off payment of \$1,000 - \$10,000 plus GST or an hourly rate of \$350 for a Statement of Advice which is dependent on the complexity, number of strategies and recommendations.</p> <p>We may also charge you for the implementation of the recommendations and for the ongoing servicing of your advice. The ongoing service fee can be paid directly by you or you can authorise us to deduct it from your selected product(s).</p> <p>The amount depends upon the type of product and is specific to your circumstances.</p> <p>These fees will be outlined in our Terms of Engagement and disclosed to you within the Statement of Advice and the advice will not proceed without your agreement.</p>

Who We Pay?

Referrers	<p>If you were referred to us, we may pay the person who referred you a share of the revenue we receive. These fees will be disclosed to you and outline within the Statement of Advice</p> <p>If we referred you to one of our long-term referral partners that we signed an agreement with before 1 January 2020, our share of the revenue arrangement may continue, subject to your best interest. It is important to note that we will only refer you to another party if we obtain your full consent.</p>
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Ongoing service

Depending on your requirements, we can provide different levels of service, from advice on a particular product only to the preparation of a comprehensive financial plan. Our terms of Engagement will explain the available service levels together with the associated fee options to enable you to decide the types of services you require going forward to maintain your strategy.

Although the success of our business is based on our commitment to ongoing review of your circumstances, portfolio and strategy, you are able to tell us how often you would like us to undertake a review of your financial situation. We recommend that reviews should be undertaken at least every 12 months.

If I cancel in the cooling-off period, will I receive a refund of the initial advice fee?

We understand there are circumstances where you may change your mind following our first meeting. For this reason, we provide a **5-business-day cooling-off period**. If you do not provide to us with written notice of your intention to proceed within the 5 business days, then you are legally bound by any agreement that you have made with us. We believe that this is a fair arrangement considering the labour and expense that we will incur in developing strategies, documenting this and preparing paperwork within the 5-day period following our initial interview.

“As a professional financial services provider, we are committed to providing you with advice that meets your best interest. We value your support and appreciate any feedback that will help us to meet your expectations and need.”

