

## Financial Services Guide – Part 2

### Introduction

This Financial Services Guide describes the services we provide. It is designed to assist you in deciding whether to use any of our services, and it describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services including: -

- **Statements of Advice** - If we provide you with advice about your personal circumstances in relation to a Superannuation, Investment and Insurance we will give you a Statement of Advice. This will confirm the advice we have given and explain our fees for arranging the products and services we have recommended.
- **Product Disclosure Statements** - If we recommend a particular product or service to you, or you ask us to arrange insurance, we will also provide you with a Product Disclosure Statement containing information about the product, service, and / or insurance.

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.

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**Business profile** Financial Horizons (Cairns) Pty Ltd is a Corporate Authorised Representative (No. 243012) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274)  
Telephone Number: 07 4032 5200  
Address: Suite 2, Cairns Professional Centre, 92 Pease Street, Manoora QLD 4870  
Email address: sara@financialhorizons.com.au

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**Adviser Profile** Sara 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: 07 4032 5200  
Address: Suite 2, Cairns Professional Centre, 92 Pease Street, Manoora QLD 4870  
Email address: sara@financialhorizons.com.au

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**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

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**Experience:**

Sara is the Principal and senior Adviser of Financial Horizons. She has been involved with Financial Services since 1993 and specialises in wealth creation, investment & pre and post retirement planning, estate planning and business and personal risk 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 have completed all debt and wish to provide adequate future savings and/or retirement income.

Sara Millard has been individually authorised (Representative Number 242535) to provide financial product advice and deal in all of the below mentioned categories as the Principal and Senior Adviser of Financial Horizons on behalf of Crown Wealth Group and holds a Diploma and Advanced Diploma of Financial Services (Financial Planning) and a Certificate IV in Finance and Mortgage Broking.

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. Personal advice is then tailored after addressing these needs.



We have a dedicated team of an adviser and support staff who have the knowledge and expertise to deliver quality financial planning services to you

**Memberships:**

- Tax Practitioner Board
- Financial Planning Association of Australia

<b>Advice your adviser can provide</b>	Sara can provide you with advice on the following:	
	<b>Strategies</b>	<b>Products</b>
	Guidance on budgeting and goal setting	Cash management trusts
	Savings and wealth creation strategies	Retirement income streams
	Investment planning	Direct fixed interest
	Superannuation planning	Retail & wholesale managed investment schemes
	Pre-retirement planning	Socially responsible investments
	Retirement planning	Master trust products
	Estate planning considerations	Superannuation products
	Centrelink planning	Personal and group insurance
	Risk and insurance analysis	Business succession insurance
	Business succession planning	Direct shares
	Salary packaging advice	SMSF
	Aged Care Accommodation	

**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.

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?**

<b>Commission</b>	<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.</p> <p>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% - 80% 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><b>The commission is included in the premium quoted to you and therefore not an additional cost.</b></p> <p>Ongoing commissions may also be payable upon renewal of the policy and these will be disclosed to you by your Adviser and within the Statement of Advice.</p>
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<b>Adviser Fees</b>	<p>We may also charge you an Adviser fee for arranging the product and an ongoing management fee. The amount depends upon the type of product and is specific to your circumstances. It is generally in the range of \$2,500 - \$12,000 plus GST (a once off payment) or an hourly rate of \$180-\$500 for preparing a Statement of Advice which is dependent on the complexity, number of strategies and recommendations.</p> <p>The adviser can also charge for the implementation of the recommendations and for the ongoing servicing of your advice. The amount depends upon the type of product and is specific to your circumstances. It is generally in the range of \$750 - \$6,500 plus GST (an ongoing payment)</p> <p>All fees will be disclosed to you by your Adviser and within the Statement of Advice. The advice will not proceed without your agreement.</p>
<b>Non-monetary benefits</b>	<p>Some product providers may give other benefits such as movie tickets, or stationery. These benefits may change from year to year. We do not permit our advisers to accept this type of benefit where the value is greater than \$300.00 in any year.</p>

#### Who We Pay

<b>Referrers</b>	<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 by the Adviser and within the Statement of Advice</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. Your adviser 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 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 acting efficiently, honestly and fairly. We value your support and appreciate any feedback that will help us to meet your expectations and needs. ”