



# Financial Services Guide

Dated 16 August 2021

Version 6.0

## About this document

**The Purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you as well as the remuneration that may be paid in relation to the financial services offered so you can make an informed decision about whether to use our services. It also contains information on how complaints can be dealt with.**

This FSG is issued by your adviser (“we”, “us”, “our”) and is authorised by their licensee to be provided. More details on your adviser are contained in the Adviser Profile provided with this FSG. The FSG should be read in conjunction with the Adviser Profile because they contain important information designed to help you decide whether to use our services.

The FSG contains information about:

- The initial and ongoing advice we provide;
- Our service offer and remuneration;
- Who to contact if you have a complaint; and
- Our Privacy Policy.

## About our licensee

Australian Investment & Insurance Group (AIIG) holds an Australian Financial Services Licence (No 226 405) granted by the Australian Securities and Investments Commission. AIIG always acts on your behalf when the financial services are provided to you.

AIIG’s details are:

ABN: 93 068 486 126 AFSL: 226 405

Unit 1, 216 Glen Osmond Road Fullarton SA 5063

Ph: (08) 8338 5155 Fax: (08) 8338 5144

Email: [info@aiig.com.au](mailto:info@aiig.com.au) website: [www.aiig.com.au](http://www.aiig.com.au)

## Related Parties

AIIG is a wholly owned subsidiary of Amalgamated Australian Investment Group Ltd, a diversified group of financial services companies.

## About us

Your adviser (see Adviser Profile) is an authorised representative of Australian Investment & Insurance Group Pty Ltd (“AIIG”). We are the providing entity and are providing the financial services to you in our capacity as an Authorised Representative of AIIG.

You can provide instructions to us by contacting us and using the contact details below:

Elastone Financial Planning | ABN 12 205 593 819

PO Box 59, HOVE SA 5048

Telephone: 0434 360 360

Email: [mtyminski@ellastone.com.au](mailto:mtyminski@ellastone.com.au)

## Your adviser

Your adviser is Mark Tyminski. Please refer to the Adviser Profile for more information about your adviser, including:

- Your adviser’s experience, qualifications and accreditations;
- The products and services they can offer; and
- Any applicable arrangements.

## Lack of independence

Elastone Financial Planning is not able to describe itself as being independent, impartial, or unbiased because:

- We receive commissions from insurance product providers (where the law permits) for the advice we provide;
- Our Licensee (AIIG) is a wholly owned subsidiary of Amalgamated Australian Investment Group Ltd. Related entities of Amalgamated Australian Investment Group Ltd are issuers of, financial products, some of which are included in our Approved Product List (APL); and
- Other authorised representatives of AIIG receive commissions, volume-based payments, gifts or benefits from product providers.

## **Other documents you may receive**

### **Advice documents**

You will be provided with a Statement of Advice (SOA) on the first occasion that we provide you with advice which takes into account your personal circumstances.

Following our initial advice, we will document subsequent advice in a SOA or, in some circumstances, a Record of Advice (ROA). If the ROA is not provided to you at the time the advice is provided you may request a copy and it will be provided to you free of charge.

The SOA or ROA will contain:

- the details of the areas you are seeking advice on;
- the basis on which the advice is given;
- the advice itself; and
- information about fees, commissions and associations which may have influenced the provision of the advice.

We will retain copies of each SOA and ROA for a period of seven years from the date of the advice. Please contact your financial adviser should you require a copy.

### **Product Disclosure Statement (PDS)**

In the event we make a recommendation to acquire a financial product (other than securities), we will provide you with a PDS or IDPS Guide containing information on that particular product. The document will contain information about the relevant key features, fees, benefits and risks to help you make an informed decision about whether or not to acquire the financial product.

## **Working with a financial planner**

As your adviser we are required by law to act in your best interests.

Your adviser will ask you to provide accurate information about yourself and will need to be informed of any changes in your situation to ensure that the advice provided is and remains suitable to your personal circumstances.

You have the right not to divulge information about yourself. However, the appropriateness of the advice

you receive may be impacted if we do not fully understand your situation.

In compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we will need to verify your identity before providing any financial products and services to you. Your adviser will let you know which identification documents can be presented for identification verification purposes.

## **Advice and services we can provide**

As an authorised representative of AIGG we are able to provide advice on, and deal in the following financial products:

- Deposit products;
- Securities (including shares);
- Life Insurance Risk Products;
- Life Insurance Investment Products (including investment bonds);
- Managed Investments;
- Investor Directed Portfolio Services;
- Retirement Savings Accounts; and
- Superannuation.

We cannot provide advice in respect of any facility where your advisor can change your portfolio before obtaining your consent (commonly known as Managed Discretionary Accounts).

## **Remuneration and benefits**

### **Remuneration**

The fees for services provided by us depend on the nature of those services. Full details on the remuneration and other benefits we receive are detailed in the Adviser Profile attached to this FSG.

Any fees will be agreed with you before the service is provided. Fees we may charge are:

- Initial meeting fee
- Initial Advice fee
- Implementation fee
- On-going advice service fee
- Ad-hoc advice fee
- Consult fee (time based)

We may also receive commissions paid by product providers. Your adviser may choose to rebate commissions received to you, or to offset them against other fees payable.

All fees and commissions are paid to AIIG. Your adviser receives 100% of the fees and commission. We pay a fixed licensing fee to AIIG and AIIG receives no remuneration or other benefits from the financial services provided by us or your adviser.

### **Other benefits**

With your permission you may be referred to an external specialist to receive further advice. We may receive a referral fee or commission for introducing you to any specialist. The fee will be disclosed to you when you are provided with the Statement of Advice.

From time to time, we may accept alternative forms of remuneration from product providers or other parties, 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 we receive which is valued at more than \$300, and other benefits that relate to information technology, software or support provided by a product issuer, or that relate to the educational and training purposes. A copy of the register is available on request.

Neither AIIG nor its authorised representatives or employees endorse products or services provided by external providers.

### **Payments to other professionals**

We do not pay referral fees to other professionals or service providers.

### **Relationships and Associations**

We have a relationship with Steve Wood, a Senior Financial Adviser with Australian Investment and Insurance Group. We may refer clients to Steve Wood for personal risk insurance advice. In exchange, we will receive a referral fee for introducing you. The fee will be disclosed to you when you are provided with the Statement of Advice by Steve Wood.

The Licensee has an Approved Product List which includes Macrovue Pty Ltd, DomaCom Funds, Atlantic Pacific Australian Equity Fund and Australian Stock Report Pty Ltd financial products, as well as a range of financial products from product providers not associated with the Licensee. The Licensee does not require its Authorised Representatives to recommend only Amalgamated Australian Investment Group Ltd products.

### **Compensation Arrangements**

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporation's Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

### **What should you do if you have a complaint?**

Should you have any complaints about the services provided to you by your adviser, we invite you to take the following steps:

Contact your adviser or AIIG to discuss your complaint:

Complaints Officer  
Australian Investment & Insurance Group Pty Ltd  
Unit 1, 216 Glen Osmond Road  
Fullarton SA 5063  
T: (08) 8338 5155  
info@aig.com.au

We will acknowledge receipt of your complaint as soon as practicable. We will then investigate the complaint and aim at providing you with a response within 45 days (or 90 days should we inform you more time is required). From 5 October we will provide a response within 30 days of receipt of your complaint.

If your complaint has not been satisfactorily resolved, you may take your complaint to the Australian Financial Complaints Authority (AFCA), an External Dispute Resolution Scheme. AFCA provides a fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001  
T: 1800 931 678  
F: 03 9613 6399  
[www.afca.org.au](http://www.afca.org.au)  
info@afca.org.au

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to assist you in settling your complaint.

## **Privacy Policy**

Privacy is important to us and our clients. Ellastone Financial Planning and its advisers are committed to comply with the Privacy Act 1988.

### **What types of personal information about me does Ellastone Financial Planning and its authorised representatives hold?**

We collect and hold information about you that is both relevant and necessary in order for us to provide you with financial advice and services.

The information we hold depends on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan.

We will always endeavour to obtain your information directly from you.

### **How do we use your personal information?**

Our primary purpose in collecting your personal information is to understand your financial and lifestyle goals and provide you with appropriate financial advice.

Where personal advice is required our information is used to develop a financial plan which aims to bridge the gap between where you are now and where you would like to be.

At any time, we may need to appoint another financial adviser, within the Licensee, to manage your financial needs and services. You will be advised of any change to your financial adviser in writing. Your new adviser will be provided access to your information.

We may also use your information to bring to your attention other strategies, services or products that may be relevant to your financial plan.

We may use or disclose personal information about you for the purpose of direct marketing if we collected the information from you and you would reasonably expect us to use your information for this purpose or you have consented to the use of your information for that purpose.

If you would like to “opt out” of having your information used for direct marketing purposes, please contact your adviser directly.

### **How does your adviser or Ellastone Financial Planning collect and hold my personal information?**

Your personal information will usually be collected over the telephone, online or in physical documents during face-to-face interviews.

We take reasonable steps to protect your information from misuse, interference and loss, and from unauthorised access, modification or disclosure. We will hold your personal information for 7 years after you stop using our services and will then take reasonable steps to securely destroy the information, or to ensure the information is de-identified.

If you would like to “opt out” of receiving updates about our products and services please email [info@aiig.com.au](mailto:info@aiig.com.au) address with the subject “Unsubscribe” and include the following information: name of company you received the communication from, your full name and email address.

### **Who may you disclose my personal information to?**

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include other Licensees, related parties, accountants, trading platform providers, storage and emailing services as appropriate and with your permission.

In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

Ellastone Financial Planning and your adviser may engage service providers located in countries outside Australia to assist in providing products or services. Disclosure of personal information to overseas providers may be required and will not be used for marketing purposes.

Ellastone Financial Planning and your adviser does not sell client details and will not disclose your details to an external third party without your consent.

**How do I get access to the personal information held about me?**

You may request access to the information we hold about you by contacting your adviser directly. Upon receipt of your request we will endeavour to service your request as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

**Reporting your concerns**

If you have any queries or concerns about a breach or potential breach of this Privacy Policy, we invite you to take the following steps:

Contact your adviser or Australian Investment & Insurance Pty Ltd to discuss your concerns or complaint:

Privacy Officer  
Australian Investment & Insurance Group Pty Ltd  
Unit 1, 216 Glen Osmond Road  
Fullarton SA 5063  
T: (08) 8338 5155  
[info@aiig.com.au](mailto:info@aiig.com.au)

If your complaint has not been satisfactorily resolved, you may escalate it to the Office of the Australian Information Commissioner:

Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001  
T: 1300 363 992  
[www.oaic.gov.au](http://www.oaic.gov.au)  
[enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)



## Adviser Profile

Mark Tyminski Authorised Representative No. 307741 is an Authorised Representative of Australian Investment & Insurance Group (AIIG) AFSL No. 226405.

## Experience

Mark Tyminski has over 25 years' financial services industry experience gained through working with both boutique financial planning firms and large corporate institutions.

He has also worked as a Practice Development Manager and having been instrumental in assisting practices with development and upgrades to their financial planning systems, and has sat on several committees regarding software development.

Mark is an accomplished presenter, having spoken at various conferences throughout his career including –

- NAB's first "Financial Planning for Women" seminar
- The Australian Institute of Architects
- The Bridges national conferences on the efficient use of software systems in financial planning practices.
- The Police Association of South Australia (PASA) on pre-retirement planning.

## Qualifications

- FASEA Financial Adviser Exam (Pass)
- SMSF Specialist Adviser®, SMSF Association
- Professional Certificate in SMSF's (Adelaide University)
- Diploma of Financial Planning (FPA)
- Certificate Course, Securities Institute of Australia

## Advice and services offered

- Tax-effective investment strategies
- Superannuation strategies, including SMSF advice
- Pre- and Post-Retirement planning
- Centrelink entitlements
- Salary packaging
- Personal insurance (life, TPD, critical illness/trauma, income protection, business expenses)
- Estate planning (general considerations only)
- Aged care advice

Mark Tyminski is a registered tax (financial) adviser under the Tax Agents Services Act 2009.

## Product arrangements

Mark Tyminski has not entered into any financial or other incentive arrangements with any product providers.

## Remuneration and benefits

The fees for services provided depend on the nature of those services. Usually, the fees for services provided will be in the following range:

Fee / Service	Range (AUD including GST)
Initial Consultation meeting	\$0 - \$1,100
Planning Fees (including Statement of Advice)	\$2,200 - \$6,600
Implementation Fee	\$0 - \$1,100
On-going Service Fee	\$1,100 - \$4,400 p.a.
Ad-hoc Financial Advice	\$363 per hr (part thereof)
Centrelink Admin. & Support	\$363 - \$1,100 p.a.

All fees or commissions are initially paid to AIIG who then remit 100% to Elastone Financial Planning. AIIG receives a licensee fee only, and no remuneration or other benefits from the financial services provided by your adviser.