



Financial Services Guide

Part 2 (Adviser Profile)

Date: 2 October 2018

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 1 October 2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor').

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

Securitor Financial Group Ltd.
ABN 48 009 189 495 holder of
Australian Financial Services Licence No. 240687
Tower 2, International Towers Sydney,
200 Barangaroo Avenue, Barangaroo NSW 2000
GPO Box 5265
Sydney NSW 2001
Email: securitoroffer@btfinancialgroup.com.au
Website: securitor.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Mark Cadogan.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Mark Cadogan and Cadogan Financial Services. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 231835.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 20 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Securitor, I was a Financial Adviser with Count Financial.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Chartered Accountant with Financial Specialist Accreditation. I hold a Bachelor of Business degree. I am also a registered tax agent and a full member of the Mortgage & Finance Association of Australia (MFAA).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am the sole proprietor of Cadogan Financial Services (ABN: 29 340 989 462) ('the Practice'). Fees and commissions are paid to the Practice by Securitor for distribution to me.

SECTION 2

THE SERVICES I PROVIDE

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

I am authorised by Securitor to provide general and personal advice and deal in financial products and financial services including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

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

I am not authorised by Securitor to provide advice or services in the following areas:

- Derivatives;
- Finance broking and other credit activities.

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 Securitor 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 at www.cadoganfs.com.au and/or by calling us on 02 9555 2700.

(RoA) and Product Disclosure Statements at the time of receiving any recommendation.

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 Securitor.

Securitor will pay up to 100% of those fees and commissions to Cadogan Financial Services for distribution as directed by me.

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 based on the time taken to prepare the SoA. The amount of time is dependant on the complexity of your situation and the extent of advice require. The fee will be calculated at an hourly rate ranging from \$308.00 to \$385.00.
- 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 range from \$308.00 (min.) to \$385.00 per hour.
- 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. The actual fee will be based on the scope and complexity of the services provided and range from \$308.00 per hour (min.) to \$385.00 per hour (max.)

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

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

All fees, commissions and incentives are received by Cadogan Financial Services.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser: Phone: 02 9555 2700
Mark Cadogan Email: Mark.Cadogan@cadoganfs.com.au
Website: www.cadoganfs.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 2 October 2018.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 2 October 2018 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 2 October 2018.

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitator Financial Services Guide Part 1 dated 1 October 2018 and Part 2 (Adviser Profile) dated 2 October 2018 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____