

FINANCIAL SERVICES GUIDE

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Tupicoffs
The Independent Financial Planners

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PURPOSE

Before providing financial advice and financial services to you, we must provide you with this Financial Service Guide. The purpose of the guide is to convey important information that you need to know before receiving any financial service from us. You should retain this document.

In addition to providing consumer protection, this guide contains important information about:

- The services we offer;
- Who provides the advice to you;
- How we are paid for the services and advice we provide; and
- An optional Managed Discretionary Account Service we provide.

RESPONSIBLE ENTITY

Tupicoffs Pty Ltd is responsible for the advice provided to you by its representatives authorised under its Australian Financial Service Licence. Where we act under your authority through a Power of Attorney of a Managed Discretionary Accounts service, the responsible entity is Tupicoffs Pty Ltd.

DOCUMENTATION

Throughout the planning process you should also expect to receive the following documentation from us:

CLIENT AGREEMENT

The client agreement outlines our obligation to you, and yours to us, in providing our ongoing advice services to you. You can expect to receive our Client Agreement shortly after your first appointment.

STATEMENT OF ADVICE

The statement of Advice (SOA) will provide financial recommendations. These will be based on the information you have given us regarding your current financial situation and future needs, as well as our own enquiries into your financial situation. The SOA will provide information to help you understand why we have made our recommendations and should enable you to make an informed decision on whether to act on our advice.

FURTHER ADVICE

As part of our ongoing service we will provide further advice to you verbally, electronically or through supplementary SOA's. As our ongoing advice will refer to previous documents, you should keep all SOA's provided to you. We are required to keep a record of all verbal, electronic or written advice for seven years. During this period, you may request copies of any advice provided to you. We will provide you with an initial copy of the requested advice free of charge.

PRODUCT DISCLOSURE STATEMENT (PDS)

Please refer to the Tupicoffs website, <https://www.tupicoffs.com.au/pds/> to see the relevant PDS's. Alternatively you can request a copy and we will organise one to be forwarded to you.

You should not act on our advice until you have received, read and understood your SOA and any PDS's.

OUR FINANCIAL PLANNERS



CRYSTAL BOBIR
CERTIFIED FINANCIAL PLANNER®

B.Com (FP & Acc), C.Dec
Authorised Representative No. 1240142

Crystal joined Tupicoffs in 2012 after spending 9 years as the manager of a small business. Crystal has completed a Bachelor of Commerce in Financial Planning and Accounting with outstanding results and has also completed the CERTIFIED FINANCIAL PLANNER® certification program. Crystal has worked in the provision of personal financial advice to some of Australia's most successful families since 2014. She is an active committee member of the FPA's Brisbane Chapter, which has a strong focus on community engagement. Crystal won the PlanPlus Global Financial Planning Award in 2018, and was a finalist in the Money Management Young Achiever of the Year Award in 2016 and 2018. Most recently she was awarded the FPA Financial Planner AFP® of the Year Award in 2019. Crystal prides herself on providing exceptional advice and is passionate about helping clients achieve the best outcome possible for themselves and their families. Her commitment to excellence is reflected in her academic and client outcomes.



SIMON HEPSON
CERTIFIED FINANCIAL PLANNER®

Bachelor of Business (Finance), Masters of Financial Planning
Authorised Representative No. 433441

Simon has 7 years of experience within the Financial Planning industry, joining Tupicoffs in 2018 having left the boutique practice where he was a Financial Adviser and Co-Director. Simon achieved the mark of Distinction for his Bachelor's degree in Finance and improved his Grade Point Average through his Masters study in Financial Planning. Simon is a Financial Planner AFP®, showing his commitment to higher quality advice and ethical standards.



ROCCO COSTA
CERTIFIED FINANCIAL PLANNER®

CFP®, B.COM(FP+ACC)
Authorised Representative No. 1240144

Rocco has a strong background in client engagement, having previously worked as a business analyst on projects within government organisations. With a strong client focus and desire to make a positive impact on people's lives, Rocco made the transition to financial services, joining Tupicoffs in 2014. Rocco has obtained his CERTIFIED FINANCIAL PLANNING designation which is the highest standard for financial planners and is recognised internationally. Rocco has also completed his Bachelor of Commerce degree with a major in Financial Planning and Accounting. Rocco's resolute belief in independent financial advice drew him to Tupicoffs, where he is able to provide unbiased tailored advice that always serves the clients best interest.

OUR FINANCIAL PLANNERS



NEIL KENDALL CERTIFIED FINANCIAL PLANNER®

CFP®, B.BUS, DFP, FFPA
Authorised Representative No. 249766

Neil is a CERTIFIED FINANCIAL PLANNER® who has been working in the industry since 1985. Neil has extensive experience in financial planning and has held senior positions with a number of fund managers. He has qualified four times for the Smart Investors Masterclass Top 50 which profiles Australia's top financial advisers. Neil has also been named Australia's Financial Planner of the Year by Money Management magazine and has won three Financial Planning Association (FPA) Value of Advice Awards. Neil has also been a judge for the Financial Planning Association Best Practice Awards. Most recently Neil has been recognised in the 2017 Barrons top 50 Financial Planners and the Financial Standards 50 Most Influential Financial Advisers.



ROSS MCCONACHIE SENIOR FINANCIAL PLANNER

B.Com, LLB, CA, AFP
Authorised Representative No. 253230

Ross has over 30 years experience in the financial services industry. As a Chartered Accountant within a public practice, he has advised individual and corporate investors on a range of investment, taxation and business issues. During his career he has worked overseas including London, New York and Tokyo, and he brings an understanding of how global finance investments impact upon the Australian investment environment. Ross has a particular interest in inter-generational wealth transfer.



MARK O'FLYNN CERTIFIED FINANCIAL PLANNER®

CFP®, B.Econ, B.Com, CFA, DFP
Authorised Representative No. 1005228

Mark commenced his financial services career in 2005. With experience in financial and investment markets and having worked in financial planning in both boutique and large investment banks, mark joined Tupicoffs in 2015. Mark has a particular interest in helping small to medium business owners meet their personal financial goals as they transition to retirement and beyond. As both a CERTIFIED FINANCIAL PLANNER® and a Chartered Financial Analyst. Mark is committed to the highest ethical standards in financial advice. Mark is a committee member of the Brisbane CFA Chapter where he regularly presents at universities on topics such as ethics in finance. Mark is also on the FPA's Policy and Regulations Committee where he provides feedback and consultation on industry regulation submissions.

OUR FINANCIAL PLANNERS



MARK MILNER CERTIFIED FINANCIAL PLANNER®

CFP®, B.Bus, Adv DFP, JP(Qual)
Authorised Representative No. 279589

Mark has been providing comprehensive financial advice to clients since 2001. Mark prides himself on meeting high standards of professionalism and personal service. He joined Tupicoffs after owning and managing a successful customer service business for several years, providing him with a wealth of knowledge and understanding. Mark was awarded the QLD winner in 2012 for the Financial Planning Association Best Practice Awards (Associate Financial Planner Category) and in 2013 the QLD and National FPA Financial Planner AFP Best Practice Award. Mark holds a Bachelor of Business and has achieved the Advices Diploma of Financial Planning with distinction. Mark has also achieved the CERTIFIED FINANCIAL PLANNER® certification, a standard that is recognised internationally.



DELMA NEWTON CERTIFIED FINANCIAL PLANNER®

B.Econ, B.Bus (Acc), DFP
Authorised Representative No. 001000058

Delma joined Tupicoffs in 2019 and has been a financial planner for over 20 years and is active within the Financial Planning community. Delma previously ran her own financial planning practice where the most important aspect was to help clients transform their life into the one that they desired. Delma works closely with her clients to help them achieve both their financial and lifestyle goals over both the short and long term.

Community involvement is very important to Delma, she has been actively involved with the Financial Planning Association both locally and nationally since 1999. Delma is currently a Director on the Board of the Financial Planning Association and has been awarded the Distinguished Service Award.



REBECCA SCARRABELOTTI FINANCIAL PLANNER

MMS (Hons), BMS (Hons), ADFP
Authorised Representative No. 001270434

Rebecca has joined Tupicoffs in January 2019 with over a decade of experience in the financial services industry. She has a background in wealth and insurances, financial planning, superannuation, and education. After becoming a financial planner in 2011, she spent a number of years as a senior research analyst and team leader who designed and ran the national ratings framework for wealth and insurance products.

Rebecca has a Master of Management Studies degree (majoring in Applied Economics and Finance), a Bachelor of Management Studies degree (majoring in Finance and Economics), and is a member of the invitation-only Golden Key International Honour Society. She also has an Advanced Diploma of Financial Services (Financial Planning). She is currently completing the Certified Financial Planner® designation.

OUR FINANCIAL PLANNERS



LACHLAN KENDALL

B.Bus (Finance) DFP, JP (Qual)
Authorised Representative No. 1266565

Lachlan started his financial services career with Tupicoffs in 2015 and has worked in various different roles at Tupicoffs since then, including Client Service Manager and Business Analyst. Lachlan has completed a Bachelor of Business (finance), the Diploma of Financial Planning, and is a Justice of the Peace. Lachlan is committed to maintaining the highest professional and ethical standards.

ADVICE AND SERVICES PROVIDED

FINANCIAL ADVICE

Authorised Representatives are trained and authorised to provide advice in the following areas:

- Financial Strategies;
- Borrowing;
- Retirement Planning;
- Personal Insurances;
- Estate Planning;
- Asset Protection;
- Tax (financial) advice services;
- Investment strategy and advice;
- Effective financial structures;
- Goal setting;
- Asset allocation;
- Government benefits;
- Cash flow management.

FINANCIAL PRODUCT ADVICE

Authorised Representatives are able to provide advice on the following general and personal financial products:

- Investment platforms;
- Wrap accounts;
- Master trusts;
- Managed funds;
- Shares;
- Bonds and debentures;
- Listed and Unlisted property investments;
- Term life insurance;
- Trauma insurance;
- Total and permanent disability insurance;
- Superannuation funds;
- Self managed superannuation funds;
- Annuities and pensions;
- Retirement savings accounts;
- Margin loans;
- Term deposits and cash management trusts;
- Income protection insurance;
- Business expenses insurance; and

Managed Discretionary Accounts.

TAX (FINANCIAL) ADVICE VS TAX AGENT SERVICES

Tupicoffs is registered by the Tax Practitioners Board to provide a tax (financial) advice service, which is the provision of advice around how taxation laws (including tax and superannuation) interact with the financial advice and services provided to you across the areas of advice listed in the preceding paragraphs.

Tupicoffs is not a Tax Agent Service and cannot provide you with services to assist you in completing/filing tax returns, claiming entitlements from the Australian Taxation Office, or liaising with the ATO on your behalf. Where requested, we can refer you to an accountant for these services.

OTHER ADVICE AND SERVICES NOT PROVIDED

We do not provide legal services, but can refer you to a solicitor should you require one.

We do not provide transaction or valuation services relating to real estate.

We do not provide mortgage broking services. We can refer you to a mortgage broker should you require one.

We do not provide advice in relation to general insurance (house, car, etc.)

FEES AND CHARGES

ANNUAL RETAINER

We charge an annual fee to provide our advice services. This includes the preparation of our initial and ongoing advice documents, the implementation of our recommendations, reviewing strategies and investments, and any changes required throughout a twelve month period. Your initial appointment is at our cost. We will provide a price for our services following this first appointment. This fee is payable 14 days from the delivery of our advice. Thereafter, we will review your fee annually on your renewal date, ensuring it remains appropriate for the level of advice required.

FEES ARE CALCULATED INDIVIDUALLY FOR EACH CLIENT AND ARE BASED ON THE COMPLEXITY AND WORK REQUIRED. EACH CLIENT RECEIVES A WRITTEN AGREEMENT AND FIXED PRICE PRIOR TO APPOINTING TUPICOFFS AS THEIR FINANCIAL PLANNER.

MANAGED DISCRETIONARY ACCOUNTS

We offer a Managed Discretionary Account (MDA) service where you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. We offer MDA services only on a regulated platform, where we also hold a Limited Power of Attorney and an Authority to Operate. Our Managed Discretionary Account services do not authorise us to open new accounts, close accounts, withdraw funds, or contribute new funds to your investment. The MDA service is optional.

MDA SERVICES CONTRACT

Before we can provide MDA services to you, you must first enter into an MDA contract. This contract will specify the terms and conditions of the authority and also the investment program. The investment program we provide to you complies with Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act 2001.

MDA INVESTMENT PROGRAM PREPARATION AND REVIEW

We will prepare the investment program for you based on your relevant personal circumstances, financial objectives and needs. The investment program will contain:

- Details of the investment strategy;
- The nature and scope of the discretions Tupicoffs is authorised and required to exercise under your MDA contract;
- The basis on which Tupicoffs considers that an MDA contract is suitable to you;
- Information about any significant risks associated with the MDA contract;
- Warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances; and
- Warnings that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

We are responsible for reviewing your investment program and we will do this at least every 12 months.

RISKS ASSOCIATED WITH MDA SERVICES

By authorising us to make changes to your investments without seeking your prior authority, you cannot claim we were not acting on your behalf. Provided we act within that authorisation, our acts become binding to you. Therefore it is important you understand what we are authorised to do on your behalf and carefully read and understand the activities that you are authorising us to perform.

EXERCISING RIGHTS RELATING TO FINANCIAL PRODUCTS

Generally, the financial products we invest in on your behalf do not have any additional rights or entitlements attached to them. However, if there are such rights or entitlements we will advise you so that you are able to provide us with instructions at the appropriate time about how we should proceed. You can instruct us in writing by email or post. Our postal and email contact details are contained at the end of the FSG that this MDA insert forms part of.

CUSTODIAL OR DEPOSITORY SERVICES

We do not provide custodial or depository services. Either you will hold the investments in your portfolio, or the custodian nominated for the regulated platform will hold the investments for you.

FEES AND CHARGES

There is no additional cost for this service. Tupicoffs' services provided under the MDA contract are part of the Tupicoffs Pty Ltd annual fee.

CONSUMER PROTECTION

CONFLICTS OF INTEREST

Ownership

There is no ownership of Tupicoffs Pty Ltd by any financial institution, nor does Tupicoffs own or distribute any of its own financial products.

Payment for referrals

We do not pay anyone to refer clients to us. We do not accept payments for referrals to other professionals.

Relationships with product providers

Tupicoffs Pty Ltd is independent. Tupicoffs does not permit any product related incentives or bonuses to be received by it, its authorised representatives or associated entities. An authorised representative may participate in training, minor refreshments or entertainment, provided they are of less than \$300 value from any single source over the course of a year and are disclosed in our public register.

Tupicoffs Pty Ltd does negotiate reduced charges on some investments or products it may recommend. Any benefits negotiated are passed onto clients. Tupicoffs Pty Ltd does not accept any form of incentive in these arrangements.

Staff arrangements

Tupicoffs Pty Ltd advisers are remunerated by salary. An annual bonus may be paid based on personal and company performance.

Tupicoffs Pty Ltd, related entities, and staff may invest in similar or the same investments as those recommended to clients. These holdings have no influence on the price or returns of the investments.

PRIVACY POLICY

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information and sensitive information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services. We are required, pursuant to the Corporations Act and certain regulations issued by the Australian Securities and Investments Commission, to collect information about you for the purpose of providing you with the services outlined in this document. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us. Tupicoffs Pty Ltd has the facility to record telephone calls to its clients for the purpose of retaining records of advice discussions. Please advise us if you do not wish to have conversations recorded. We will from time to time disclose information about you to representatives of this firm and to other professionals, insurance providers, superannuation trustees, credit providers and product issuers in connection with providing you with financial advice and related financial services. Tupicoffs does not disclose personal information to any overseas recipient.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or to any overseas recipient, we will seek your consent. You are entitled to obtain access to the information which we hold about you by contacting Tupicoffs on (07) 3221 3066 or by writing to us. This will be provided to you free of charge.

TAX FILE NUMBERS

Tupicoffs collects and uses tax file number (TFN) information for the purposes of placing investments, and opening accounts (including superannuation accounts) for you. You are not required to disclose your tax file number to us, however if you do not you may then be liable for TFN Withholding Tax.

RECORDING OF TELEPHONE CALLS

Tupicoffs automatically records all phone calls made to and from our offices. These recordings are used to verify the contents of calls and for audit, training and supervision purposes. If you do not wish for your calls to be recorded please advise us on your call and we will delete the recording.

PROFESSIONAL INDEMNITY INSURANCE

Tupicoffs Pty Ltd holds Professional Indemnity Insurance in accordance with s912B of the Corporations Act 2001 (as amended). This insurance is designed to protect our clients in the event of a loss from an error or negligence on behalf of Tupicoffs Pty Ltd or its employees. This policy does not cover losses from normal market movements.

COMPLAINTS PROCEDURE

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

Contact your adviser to discuss your complaint and put your complaint in writing.

If your complaint is not satisfactorily resolved within seven days, please put your complaint in writing and send it to:

The Complaints Officer
Tupicoffs Pty Ltd
GPO Box 704
Brisbane QLD 4001

We will endeavour to resolve your complaint quickly and fairly.

If you do not receive a satisfactory outcome or the complaint is not resolved within 45 days, you can contact the Australian Securities and Investments Commission (ASIC) at their free call info line on 1300 300 630 to obtain information about your rights.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

All of Tupicoffs representatives are members of the Financial Planning Association of Australia and as such are bound by a strict set of enforceable professional and ethical standards, as set out in the FPA Code of Professional Practice. If you feel this code has been breached by your adviser you may complain in writing to the Financial Planning Association of Australia at:

The Investigations Manager
Financial Planning Association of Australia Ltd
GPO Box 4285
Sydney 2001



Tupicoffs

The Independent Financial Planners



PROFESSIONAL PRACTICE

FINANCIAL PLANNING ASSOCIATION *of* AUSTRALIA