



# Financial Services Guide

Version 1.1 – May, 2022

## Part Two

PO Box 2287, Moorabbin VIC 3189







## Financial Planning by Design Pty Ltd ATF The M E T Family Trust

This document is issued by F.P.D Solutions (Aust) Pty Ltd ABN 40 655 411 AFSL 536964 (FPD Solutions). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Financial Planning by Design Pty Ltd as trustee for The M E T Family Trust ("Financial Planning by Design") is a Corporate Authorised Representative of FPD Solutions and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

<b>Corporate Authorised Representative Name</b>	Financial Planning by Design
<b>Australian Company Number</b>	092 256 981
<b>Corporate Authorised Representative ASIC Number</b>	357065
<b>Authorised Representative Name</b>	Tania Ingrassi
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**Tania Ingrassi**

Mathew is an Authorised Representative of Financial Planning by Design and is authorised to advise and deal in the following products:

- ✓ Government Debentures, Stocks and Bonds
- ✓ Life Insurance (Risk and Investment Products)
- ✓ Retirement Savings Accounts
- ✓ Superannuation
- ✓ Deposit Products
- ✓ Managed Investment Schemes, including IDPS
- ✓ Securities

### Remuneration

FPD Solutions receives all remuneration paid upon the provision of services by Mathew and under contract deducts a Licensee fee from the amounts received from Financial Planning by Design and FPD Solutions then forwards the residual remuneration onto Financial Planning by Design. Financial Planning by Design then pays Mathew a salary and director fees or distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

### Fee for Service

- ☞ We charge fixed price fees for initial consultation in the range of \$0 and \$350.
- ☞ We charge fixed price fees for plan preparation and implementation in the range of \$3,500 and \$20,000.
- ☞ We also provide fixed price, fixed term service packages from between \$3,500 and \$20,000 per annum.
- ☞ We may charge an hourly rate for the advice we provide of \$290 per hour or an agreed project fee.
- ☞ All fees are inclusive of GST.
- ☞ You will be invoiced directly for these fees and may elect to pay FPD Solutions directly or have these fees deducted from your investments.

### Commission

Product providers may pay a commission directly to FPD Solutions for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

### Commission on Life Insurance Products

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 20% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.