

# Financial Services Guide

Part 2 of 2

Important information for you to know before you receive advice



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The financial services referred to in this Financial Services Guide (FSG) are provided by Authorised Representatives of Guideway Financial Services Pty Ltd ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367 ("Guideway", "us", "we", "our").

This Financial Services Guide consists of two parts. [Click here](#) to obtain Part 1 of this FSG.

You should receive and familiarise yourself with both Part 1 and Part 2 of the FSG, as they are designed to be read together. Part 1 focuses on us, Guideway, and our role in the advice process. Part 2 focuses on your adviser and their financial planning process.

If you are unable to obtain a copy of Part 1 of this FSG by clicking the above link, please contact your financial adviser to obtain Part 1 prior to engaging services from us or your adviser.

## About the Advice SA financial planning team

Guideway authorises the following financial advisers to provide personal and general financial product advice, as well as provide dealing services:

- **Mark Bastiaans**  
Authorised Representative #296627

Further information about your financial adviser, including what financial products they are authorised to advise you on, as well as their qualifications and contact information can be found at the rear of this document.

## How to contact the Advice SA financial planning team

**D:** 08 8232 6494

**E:** [advice@advicesa.com.au](mailto:advice@advicesa.com.au)

**W:** [www.advicesa.com.au](http://www.advicesa.com.au)

**Office:** Level 1, 195 North Terrace,  
Adelaide SA 5000

All correspondence to:

PO Box 3445,  
Rundle Mall,  
Adelaide SA 5000

## What's inside Part 2?

- About the Advice SA financial planning team (including what they can help you with)
- How the advice process works
- What's the cost of advice?
- How your adviser is remunerated
- Fees paid by your adviser and Advice SA to Guideway
- The relationship between Guideway, your adviser and their employer

## How our advice process works

### Step 1. Initial meeting

Your first meeting with your financial adviser does not attract a fee.

The purpose of this meeting is for you to learn more about how your adviser operates and for your adviser to determine how they may best help you. This will usually involve your adviser asking questions about why you are seeking advice, your goals, financial situation and needs. By the end of the meeting your adviser will generally be able to determine whether they can assist you with personal advice that is in your best interests.

If you decide to proceed with receiving personal advice, your adviser will present you with a Client Service Agreement for you to sign.

Personal advice is not normally provided at this meeting.

### Step 2. Statement of Advice presentation

When your personal advice has been prepared, your adviser will present it to you as a Statement of Advice (SOA).

Your SOA will be presented and discussed either face to face or we will post you the SOA and discuss it with you over the phone once received.

This presentation discussion allows you to ask any questions you may have, while also providing your adviser with the opportunity to explain the recommended strategies and how they help you to achieve your goals and objectives.

You will have the opportunity to consider your SOA and any other relevant documentation (such as Product Disclosure Statements) before you commit to any changes. This will allow you to take the time to understand our advice, read about the financial products we have recommended, and decide whether to proceed with implementing our advice.

### Step 3. Implementation

When your adviser presents the SOA to you, you will also receive an Authority to Proceed (ATP). If you decide you wish to proceed with the advice, you must sign and return the ATP. This document grants consent to your financial adviser to implement the advice. You will also be required to sign any documentation including forms required by the respective product issuers. Your adviser will then get started with implementing your advice to ensure everything is set up correctly.

The SOA you receive will only be valid for a period of thirty (30) days. If you need more time you should contact your adviser and discuss this with them.

Further information about the documentation described in this section can be found in Part 1 of this FSG.

## What's the cost of advice?

Service	Fee charged (incl. GST)
<b>Appointment fees</b>	
Initial meeting	No charge
Subsequent appointments	\$330 per hour
<b>Financial advice fee</b>	
Statement of Advice preparation & implementation	\$1,800 (incl. GST) up to \$5,500 (incl. GST)
<b>Other services</b>	
For example - general advice or implementation assistance	\$330 per hour

### How is the SoA fee determined?

The fee for the preparation of a SOA is determined after considering a number of factors, including the time it is expected to take to prepare and implement the advice.

For example, the fee for an initial SOA involving simple or single-issue advice would start from \$1,800 (incl GST). The fee would increase based on advice needs, the number of areas to be covered and the level of complexity involved. Advice on more than one issue or topic would typically start from \$2,200 (incl. GST) and complex advice involving multiple products and/or recommendations would start from \$3,300 (incl. GST). In complex circumstances, for instance where there are multiple tax structures or businesses, this fee may be higher.

### How can I pay?

Where a fee is payable, you will be invoiced for the fee. This fee generally occurs when you receive your SoA or RoA. Any fees can be paid by EFT, credit card (Visa or MasterCard) or in some circumstance, you can choose to have your SoA fee deducted from your superannuation account.

Cash or cheque payments are not accepted under any circumstance

### How is your financial adviser remunerated?

Mark Bastiaans is the Director of KOTD (SA) Pty Ltd ACN 621 366 238 who is the Corporate Trustee of The Maastricht Kent Family Trust ABN 57 284 091 408 ('The Trust') (a Discretionary Services Management Trust), trading as Advice SA. Mark Bastiaans may receive payment in lieu services to Advice SA, and or he or other related parties may receive distributions from The Trust depending on factors including financial performance.

If you would like to know more about your financial adviser's remuneration, prior to receiving our services, please contact Guideway.

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## **Fees paid by your adviser and their employer to Guideway**

Advice SA pays Guideway a flat fee per annum, as well as variable fees based on additional support services used.

This flat fee relates to the provision of Australian Financial Services (AFS) Licensing (i.e. Advice SA pays Guideway a flat fee per Authorised Representative that is appointed under Guideway's AFS licence at Advice SA's request) as well as various support services such as research, compliance, technical, software systems, paraplanning, peer reviews, administration and training assistance.

Fees are remitted monthly from Advice SA to Guideway, in return for Guideway's provision of AFSL and services noted above.

If you would like to know more about these arrangements, prior to receiving our services, please contact Guideway.

## **Relationships between Guideway, your adviser and their employer**

Guideway is not a related party of Advice SA and is required by law to ensure that its Authorised Representatives comply with their professional and legal obligations.

Guideway, your adviser and their employer do not have any other relationship or associations that might reasonably be expected to influence your advice other than those discussed already within this FSG.

## **Your adviser's privacy policy**

A copy of your adviser's privacy policy can be obtained [here](#). You should review this document prior to receiving advice.

Further information about what information we maintain, how we maintain it and how you can examine your file can be part in Part 1 of this FSG.

## **How to contact Guideway**

A: Level 3, 91 William Street  
Melbourne VIC 3000  
P: 1300 138 138  
E: [advice@guideway.com.au](mailto:advice@guideway.com.au)  
W: [www.guideway.com.au](http://www.guideway.com.au)

*If you would like to contact your adviser, or re-schedule your appointment, please refer to the contact information for Advice SA.*

Please retain this document for your reference and dealings with your adviser or Guideway.

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# Mark Bastiaans

## Senior Financial Planner

Authorised Representative #296627

### About Mark

Mark Bastiaans holds the highest industry recognised qualification of Certified Financial Planner (CFP) and has 20 years' experience, predominantly as a Senior Private Client Adviser for some of Australia's largest employer and corporate superannuation funds.

Mark is dedicated to providing individual and often unique strategic financial advice ensuring that client's best interests are at the forefront when formulating strategies. Mark also considers the financial advice process to be an educational service that ultimately aims to assist and guide clients to make informed decisions about their financial position, thereby making them more at ease and confident about their future.

Mark is passionate about superannuation and together with his extensive experience in retirement planning with complex Defined Benefit schemes and in-depth knowledge of the major Australian superannuation funds, he ensures that client's planning for retirement receive expert advice on their existing super funds to maximise their retirement outcomes.

In addition to providing retirement planning strategies, Mark works with clients on investment portfolio construction, budgeting and cash-flow planning, debt management, personal insurance, Centrelink and Estate Planning strategies.

### Information about Mark's qualifications, education and experience

- Certified Financial Planner, CFP®
- Bachelor of Business (Banking and Finance) – University of South Australia
- Advanced Diploma of Financial Services (Financial Planning)

### How to contact Mark

#### Office address:

Level 1, 195 North Terrace,

Adelaide SA 5000

**Telephone:** 08 8232 6494

**Email:** mark.bastiaans@advicesa.com.au

### What financial services can Mark provide to you?

- General advice
- Personal advice
- Dealing services

Refer to Part 1 of this FSG for information about each of these services.

### What financial products can Mark help you with?

Guideway authorises Mark Bastiaans to provide financial product advice and deal on the following financial products to retail and wholesale clients:

- Basic deposit products such as bank accounts;
- Non-basic deposit products including term deposits with terms greater than 2 years;
- Government debentures, stocks and bonds;
- Life risk insurance products such as term life insurance, income protection and total and permanent disability;
- Life insurance with investment components such as insurance bonds;
- Managed investment schemes including Investor Directed Portfolio Services (including various wrap, master trust products and administration services);
- Retirement savings accounts; and
- Superannuation investments (including those offered through retail, industry superannuation funds, and limited issues involving self-managed superannuation funds); and
- Securities (limited)

### What types of advice and strategies can Mark help you with?

These authorisations allow Mark to provide financial advice on a range of strategies including:

- Financial planning
- Wealth creation
- Investment advice
- Superannuation, Retirement planning and Centrelink
- Remuneration packaging, and redundancy
- Personal insurance
- Aged Care