

Financial Services Guide: Part Two





This document is Part Two of a Financial Services Guide & must be read in conjunction with Part One.

This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How NEO Financial Solutions Pty Ltd (the Licensee, 'NEOFS' AFSL 385845) and its Authorised Representatives are paid.



Authorised Representatives Profile

Corporate Authorised Representative Profile

Authorised Representative Name		NLB Financial Services Pty Ltd
Authorised Representative ASIC Number		1288167
Trading Name		Archon Wealth Management
Business Address		Level 1, 30 Summers Street, East Perth WA 6004
Postal Address		Level 1, 30 Summers Street, East Perth WA 6004
Telephone		08 6244 1423
Email		enquiry@archonwealth.com.au

NLB Financial Services Pty Ltd is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd.

Authorised Representative Profile

Authorised Representative Name		Nicholas Blunden
Authorised Representative ASIC Number		331661
Mobile		0423 193 999
Email		nick@archonwealth.com.au

Nicholas Blunden is an Authorised Representative of NEO Financial Solutions Pty Ltd and a Sub Authorised Representative of NLB Financial Services Pty Ltd.

Authorised Representative Background

Nicholas Blunden has over 15 years of experience in the industry and holds an Advanced Diploma in Financial Services and a Graduate Certificate of Business from the University of Western Australia. Nicholas is a Member of the Financial Planning Association and is the principle wealth manager at Archon Wealth Management.

Financial Products Authorisation

The Authorised Representative named in this FSG has been authorised by NEOFS to provide advice and deal in the following financial products:

✓	Deposit & Payment Products	✓	Managed Investments
✓	Government Debentures, Stocks & Bonds	✓	Securities
✓	Life Products – Life Risk Insurance Products	✓	Self-Managed Superannuation Funds
✓	Life Products – Investment Life Insurance Products	✓	Standard Margin Lending Facilities
✓	Superannuation, RSA's & Retirement Income Stream Products		

The Authorised Representative named in this FSG cannot advise or deal in the following financial products

✗	Managed Discretionary Accounts	✗	Derivatives
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How We Get Paid

NEOFS receives all remuneration for services provided by your Authorised Representative. NEOFS then pays NLB Financial Services Pty Ltd trading as Archon Wealth Management 100% of all remuneration received. From this NLB Financial Services Pty Ltd trading as Archon Wealth Management pays Nicholas Blunden a share of profits.

Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended.

What Are the Costs

All Fees Are Inclusive of GST.

Your Authorised Representative may provide you with an initial meeting for which there is no charge. A fee may be charged as per the schedule below for all other services provided. You may elect to be invoiced directly for these fees to be paid to NEOFS or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

On-Demand Services (One-off)

Fee for Service Hourly Rate		
An hourly rate for the services we provide.	\$0 to \$440 / Hour	
On-Demand Advice Preparation Fee	From (Min)	To (Max)
Upfront Advice: Flat Fee This is a one-off fee for the preparation of financial advice. You will be quoted and charged a flat fee based on the complexity of the advice provided. <i>Please note the advice documentation preparation fees still apply where you decide not to implement our advice.</i>	\$50	\$10,000
Upfront Advice: Asset Scale Fee This is a one-off fee for the preparation of financial advice. You will be quoted and charged a fee based on a percentage of the value of the funds under advice. <i>Please note the advice documentation preparation fees still apply where you decide not to implement our advice.</i> <u>Example:</u> if the combined value of your investments total \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200.	0%	1.1%
Implementation of Advice	From (Min)	To (Max)
Implementation Fee: Flat Fee This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a flat fee based on the complexity of the implementation services.	\$0	\$10,000
Implementation Fee: Asset Scale Fee This is a one-off fee to implement or make changes to your financial products. You will be quoted and charged a fee based on a percentage of the value of funds under advice. <u>Example:</u> if the combined value of your investments total \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200.	0%	0.55%

Fixed Term Services (up to 12 months)

Fixed Term Advice Fee (includes administration services)	From (Min)	To (Max)
Fixed Term Advice: Flat Fee This is a flat fee payable for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <i>Please note the SOA preparation fees may still apply where you decide not to implement our advice.</i>	\$0	\$20,000
Fixed Term Advice: Asset Scale Fee This is a percentage-based fee for financial advice and related services, to be provided over a period of up to 12 months from the date of your agreement. <u>Example:</u> if your account balance is \$250,000 and you are charged 0.88%, NEOFS would receive \$2,200.	0%	1.1%

Administrative Only Service Fee	From (Min)	To (Max)
Administrative Service Fee: Flat Fee This is a flat fee for administrative services, to be provided over a period of up to 12 months from the date of your agreement.	\$0	\$990

Insurance Commission

Life Insurance Commission – New Policies (1 st Year Only)	From (Min)	To (Max)
This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies. <u>Example:</u> if the annual premium was \$1,000 NEOFS would receive up to \$660 in the first year based on the maximum.	0%	66%
Ongoing Life Insurance Commission – New Policies (Year 2 Onwards)	From (Min)	To (Max)
NEOFS may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay. <u>Example:</u> if your annual premium is \$1,000 NEOFS would receive up to \$330 per annum based on maximum.	0%	33%

FSG Issued by: NEO Financial Solutions Pty Ltd
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