Doney Leahy Pty Ltd
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doneyleahy
Private Assets

Financial Services Guide: Part Two

This document is Part Two of a Financial Services Guide and 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 REPRESENTATIVE PROFILE

CORPORATE AUTHORISED REPRESENTATIVE PROFILE

Doneyleahy Pty Ltd
ACN: 120 492 346
CARN: 304332
ATF Doney Leahy Business Investment Trust No 1
Trading as **Doney Leahy Financial Planners**

Contact details
Doneyleahy private assets
Suite 1 / 14 Ventnor Avenue
West Perth 6005

Phone: 08 9486 4791
Fax: 08 9321 8506
Email: info@doneyleahy.com.au

DoneyLeahy Pty Ltd is an Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	**Gerard Victor Doney**
Authorised Representative ASIC Number	242672
Mobile	0403 257 726
Email	gerry@doneyleahy.com.au

Gerard Doney is a Sub Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

AUTHORISED REPRESENTATIVE BACKGROUND

Gerard (Gerry) Doney is a licensed Financial and Estate Planner who has over 35 years of experience in the Financial Services Industry. What sets Gerry apart from others in this profession? It's the unique professionalism coupled with a passion and genuine interest in serving people.

PRODUCTS & SERVICES

FINANCIAL PRODUCTS OFFERED

The Authorised Representative named in this Financial Services Guide has been authorised by NEOFS to provide Financial Product Advice and Deal in the following products:

- ✓ Deposit & Payment Products
- ✓ Government Debentures, Stocks & Bonds
- ✓ Life Products – Life Risk Insurance Products
- ✓ Life Products – Investment Life Insurance Products

- ✓ Superannuation, RSA's & Retirement Income Stream Products
- ✓ Self-Managed Super Funds
- ✓ Managed Investments
- ✓ Securities

Only products researched and approved by NEOFS can be recommended by your Authorised Representative.

SERVICES OFFERED

The Authorised Representative named in this Financial Services Guide is able to offer you the following services:

- ✓ Personal Risk Insurance
- ✓ Debt Management
- ✓ Guidance on Budgeting
- ✓ Wealth Accumulation Strategies
- ✓ Managed Investments
- ✓ Securities
- ✓ Business Succession Planning
- ✓ Estate Planning Strategies
- ✓ Pre-Retirement Strategies
- ✓ Transition to Retirement Strategies
- ✓ Self-Managed Superannuation Funds
- ✓ Superannuation

SERVICES & PRODUCTS NOT OFFERED

Your Authorised Representative is unable to offer you advice or services regarding the financial products or services listed below. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- ✗ Centrelink & Veteran Affairs Planning
- ✗ Socially Responsible Investments
- ✗ Salary Packaging
- ✗ Standard Margin Lending & Gearing
- ✗ Direct Property - Sales
- ✗ Direct Property – Strategies Only
- ✗ Derivatives
- ✗ General Insurance

HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Doney Leahy Pty Ltd 96% of all remuneration received.

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 exclusive of GST.

All fees and commissions are exclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing. 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.

Initial Appointment

We will collect information from you at this meeting and provide you with general only advice at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice you will need to have a Statement of advice prepared.	**Complimentary for the first 45 minutes**

Wills and Estate Planning / Administration

Estate Planning (wills-facilitation-alliance fee)	**$300 + GST**
Estate restructure (comprehensive) fee	**$4,000 + GST**

Financial and Estate Planning Statement of Advice (Roadmap) Preparation Fees	**From**	**To**
We may charge for the preparation of our advice.* In the preparation of a financial document, the costs will be twofold. There will be cost of administration in the preparation of the document and there will be a cost for the strategy / advice given. This will be discussed in detail.	**$2,000 + GST**	**$4,000 + GST**

Risk Insurance Statement of Advice	From	To
We may charge for the preparation of our advice. This will be discussed in detail. **Upon the acceptance of insurance, we may waive the Statement of Advice preparation fees*	**$750 + GST**	**$4,000 + GST**

Funds Under Management / Ongoing Advice

When servicing our clients, our practice may be remunerated in either of two ways: An hourly rate OR A percentage of Funds Under Management.	**$300 + GST** **1.00% + GST (negotiable)**

Life Insurance Advice / Risk Insurance Products Commission

DoneyLeahy may also receive an initial commission and renewal commission from the product provider each year while your policy is in force. This is a percentage of the base annual premium you pay. It's important to note, there is a 2 year responsibility period on insurance. If an insurance policy is cancelled within this timeframe, Doney Leahy will be required to repay all profitability back to the insurance company. Doney Leahy reserves the right to recoup this amount from the client. It is our experience that when we establish a new client, our relationship extends well beyond this time. The above, therefore, is generally not an issue.		
Initial commission (For insurance approved **from 1 Jan 2019 to 31 Dec 2019)** Example: if the annual premium was $1,000 NEOFS would receive up to $770 in the first year based on maximum	**0%**	**70% + GST**
Initial commission (For insurance approved **from 1 Jan 2020 onwards)** Example: if the annual premium was $1,000 NEOFS would receive up to $660 in the first year based on maximum	**0%**	**60% + GST**
Renewal commission - Example: if your annual premium was $1000, NEOFS would receive up to $330 per annum based on maximum	**0%**	**30% + GST**

General Advice

We may charge an hourly rate for the services we provide	**$300 / hour + GST**

Insurance Review and Financial Planning Matters

We may charge an hourly rate for the services we provide	**$300 / hour + GST**

Mortgage Document Review

We may charge an hourly rate	**$300 + GST**

Portfolio Administration Fee

Buying or selling of individual stock	**$30 + GST (per trade)**

Fee for Service Hourly Rate

We may charge an hourly rate for the services we provide	**$300 / hour + GST**

Other Remuneration I may receive:

Estate – Insurance claims service
We may charge 2% (+ GST) of risk insurance payout.

Handling fees
A handling fee of $300 + GST (one off) may apply for **non-financial services**.

FSG Issued by:
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