

# Financial Services Guide

## Part 2

### Moore Simmons Pty Ltd

This document is issued by Moore Simmons Pty Ltd ABN 47 646 019 543 AFSL 586193

It is Part 2 of a Financial Services Guide (FSG) and should be read in conjunction with Part 1.

Moore Simmons Pty Ltd is a Corporate Authorised Representative of Moore Simmons and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Moore Simmons Pty Ltd
Australian Company Number	646 019 543
Corporate Authorised Representative ASIC Number	275753
Authorised Representative Name	Simon Croxton
Authorised Representative ASIC Number	275753
Business & Postal Address	3a Second Avenue Warradale SA 5046
Telephone	0411 519 209
Email	simon@mooresimmons.com.au

### Simon Croxton

Simon is an Authorised Representative of Moore Simmons Pty Ltd 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 and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities
- Self Managed Superannuation Funds

Simon is not authorised to advise and deal in relation to the following products:

- Derivatives
- Margin Lending
- Managed Discretionary Accounts

### Remuneration

Moore Simmons Pty Ltd receives all remuneration paid upon the provision of services by Simon and under contract deducts a Licensee fee from the amounts received from Moore Simmons Pty Ltd and then forwards the residual remuneration onto Moore Simmons Pty Ltd.

Moore Simmons Pty Ltd then pays Simon via director's distributions.

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



### Fee for Service

There is no charge for our initial consultation meeting.

We charge fixed price fees for initial advice in the range of \$300 and \$5000.

We charge fixed price fees for plan preparation in the range of \$300 and \$5,000.

We charge fixed price fees for implementation in the range of \$300 and \$6,500.

We also provide fixed price ongoing service packages from between \$1000 and \$45000 per annum.

We may charge an hourly rate for the advice we provide in the range of \$0 and \$400 per hour.

All fees are exclusive of GST. You will be invoiced directly for these fees and may elect to pay Moore Simons directly or have these fees deducted from your investments.

### Commission

Product providers may pay a commission directly to Sentry 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 50% 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. Commissions are inclusive of GST.

### Referral arrangements

Simon may have referral arrangements with selected referral partners. If a referral arrangement applies to you, Simon will provide you with further details.

Simon will not agree to any incentives from referral partners being paid to him.