



## Financial Services Guide

The Purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. The FSG contains details about:

- **Who we are**
- **Our Services and Your Adviser**
- **What to expect from the financial planning process**
- **How we charge for our services**
- **Other remuneration**
- **Any interest, associations and other relationships**
- **How we manage your personal information**
- **What you should do if you have a complaint**

### Who we are

Cojag Pty Ltd (Cojag) is an Australian Financial Services Licensee AFSL number 522076 | ACN 164 403 650 and Cojag Pty Ltd as trustee of the Cojag Trust trading as Horizon Financial Planners is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests.

This FSG has been prepared and issued by Cojag Pty Ltd as trustee of the Cojag Trust trading as Horizon Financial Planners.

#### **Our contact details are:**

Horizon Financial Planners  
Suite 4, 35 Cedric Street  
Stirling, WA 6021

T: (08) 9344-7799  
E: [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au)  
W: [www.thehorizongroup.com.au](http://www.thehorizongroup.com.au)

### Not Independent

Cojag Pty Ltd (Cojag) may receive fees and/or a premium if you purchase financial products. Cojag Pty Ltd (Cojag) and your adviser may receive commission based on your risk insurance premium for the duration of time you hold an insurance policy or other non-monetary benefits. For these reasons, we are not independent, impartial, or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We are able to use products from a wide approved product list and we are bound by the FASEA Code of Ethics Standards in giving advice to you.



## Our Services

Cojag is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li><li>• Aged care</li></ul>	<ul style="list-style-type: none"><li>• basic deposit products</li><li>• deposit products other than basic deposit products</li><li>• derivatives</li><li>• government debentures, stocks or bonds</li><li>• managed investment schemes (managed funds) and investor directed portfolio services</li><li>• retirement savings accounts</li><li>• securities, including shares, ETFs</li><li>• superannuation products</li><li>• self-managed superannuation funds</li><li>• standard margin lending facilities</li><li>• life insurance and risk products</li></ul>

## Your Adviser – Ivan Cohen

Authorised Representative Number: 242186

Ivan comes from an accounting background and has been in the financial services industry since 1990.

Ivan specialises in the life insurance and financial planning areas and provides advice to individuals, business owners, professionals and major corporations.

Ivan is committed to establishing long-term relationships with his clients based on mutual trust and honest advice.

Your Adviser holds the following qualifications

- DFP 1 to 8
- Self-Managed Superannuation Advice

Your adviser is a member of the following professional bodies

- Association of Financial Advisers

Your adviser is also registered as a Tax (financial) Adviser with the [Tax Practitioners Board](#) registration number 25154758



Ivan Cohen is an Authorised Representative (number 242186) of Cojag and is authorised to provide financial planning advice in the following areas:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate Superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li></ul>	<ul style="list-style-type: none"><li>• Deposit and Payment Products</li><li>• Derivatives</li><li>• Government Debentures, Stocks or Bonds</li><li>• Government debentures, stocks or bonds</li><li>• Managed investment schemes (managed funds) and investor directed portfolio services</li><li>• Retirement savings accounts</li><li>• Securities, including shares and ETF's</li><li>• Superannuation products</li><li>• Self-managed superannuation funds</li><li>• Life insurance and risk products</li></ul>

## What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

### Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.



## Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

## Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in an email document.

## How we charge

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to Cojag, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser. It will outline the adviser service fees paid and the services you received in the preceding 12 months.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage-based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees (inclusive of GST)		Examples
These are fees paid by you for: <ul style="list-style-type: none"><li>• Research into your existing situation including your current financial products (within the</li></ul>	Flat fee	Between \$1,000 and \$20,000	Your adviser may charge you an agreed annual fee of \$2,500.



<p>agreed scope)</p> <ul style="list-style-type: none"> <li>• Preparation of a strategy and research into appropriate recommended products</li> <li>• Presentation of advice and recommendation to you in an advice document such as Statement of Advice.</li> </ul> <p>Fees range depending on the complexity of the advice.</p>	<p>Percentage based fee of your investment account balance</p>	<p>Up to 2.5%</p>	<p>Your adviser may charge you an agreed fee of 1% of your \$250,000 account balance.</p> <p>The initial advice fee will be 2,500</p>	
<p><b>Implementation fees</b></p>				
<p>Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers.</p> <p>Fees range depending on the complexity of the advice.</p>	<p>Flat Fee</p>	<p>Up to \$10,000</p>	<p>Your adviser may charge you an agreed fee of \$2,000.</p>	
<p><b>Ongoing advice/service fees</b></p>		<p><b>Range of fees (inclusive of GST)</b></p>		
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> <li>• The provision of ongoing advice on your portfolio/strategy to ensure that it remain appropriate to your needs and circumstances.</li> <li>• Ongoing adviser service fees may be indexed to inflation.</li> <li>• Generally, ongoing fees are calculated and payable on a monthly or quarterly basis.</li> </ul>		<p>Flat fee</p>	<p>&lt;\$1,800 and \$30,000</p>	
		<p>Percentage based fee of your investment account balance</p>	<p>Up to 2.5%</p>	<p>Your adviser may charge you an agreed fee of \$2,500 p.a.</p> <p>Your adviser may charge you an agreed ongoing service fee of 1%&gt;.</p> <p>If your investment account balance is \$250,000 the ongoing service fee will be \$2,500 that year.</p>
<p><b>Commissions</b></p>				
<p>These payments are made by the product providers in the form of initial and/or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission.</p>				



### General advice, execution only instructions or other services

Also, if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include up-front, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.

Fees can be deducted from your product or can be invoiced directly to you or a combination of methods.

## Other remuneration

### Life insurance products

Your adviser may receive an up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your life insurance cover. In addition, your adviser may receive, after the first year, an ongoing annual 'trail' commission of up to 20% (exclusive of GST) of your annual insurance premium. Where commissions are the same for initial upfront and ongoing annual commission (i.e., level) the above commission caps do not apply. These level commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

### What other payments and benefits may Cojag and your adviser receive?

Sometimes in the process of providing advice and other financial services, Cojag or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

### Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from Cojag or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.



## Any Interest, associations and other relationships

### Referrals

If someone has referred you to us, Cojag or your adviser may pay a fee or commission in relation to that referral. Cojag may pay a referral fee to a referral partner which may range from 0% to 20% of the initial and/or ongoing fees or commissions. Where a referral fee is paid, details will be provided to you in your advice document.

### Associations

Cojag is a part of the Horizon Group of Companies - Cojag Pty Ltd ACN 164 403 650 and Cofam Holdings Pty Ltd ACN 073 043 035 and provides accounting and other services under the business names Horizon Accountants and Advisory, Horizon Bookkeeping & Administration, Horizon Superannuation Audit.

Each business operates and provides separate services. Client referrals may be received and provided between the above-listed businesses. There are no fees received by Cojag Pty Ltd in regard to any referrals provided between these businesses.

Ivan & Julie Cohen are shareholders of Cojag Pty Ltd, Cofam Holdings Pty Ltd. As shareholders, Ivan & Julie Cohen are entitled to a profit share. All provisions relating to privacy laws are adhered to in relation to dealings between the businesses.

## How we manage your personal information?

Cojag is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

Cojag or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available on request to [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au). You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) for more information about privacy.



## What should you do if you have a complaint?

Cojag takes all complaints seriously. Cojag has professional indemnity insurance that meets legislative requirements.

### **Stage 1 - Our complaint handling process**

If you have a complaint about your adviser or Cojag, please contact our Complaints Manager on

(08) 9344-7799 or [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au) or write to us at:

Complaints Manager

PO Box 67

Osborne Park, WA 6021

We will acknowledge your complaint in writing within 5 business days of receipt.

We will endeavour to resolve your complaint quickly and fairly, within 45 days of receipt.

### **Stage 2 - External dispute resolution**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001





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E: [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au)  
W: [www.thehorizongroup.com.au](http://www.thehorizongroup.com.au)

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## Your Adviser – Remo Venditti

Remo is a Certified Financial Planner (CFP) and Chartered Accountant (CA) and has been in the Financial services industry since 2012.

Remo specialises in all financial planning areas including superannuation, cash budgeting, investments, asset protection, direct equities and Life Insurance.

He provides advice to individuals, business owners and professionals.

Remo strongly believes in being a lifelong learner and to establishing long term relationships with his clients to provide the best and honest advice.

Your Adviser holds the following qualifications

- Bachelor of Commerce (Accounting & Taxation)
- Diploma of Financial Planning
- Diploma in Finance and Mortgage Broking
- Graduate Certificate in Chartered Accounting (CA)
- Certified Financial Planning (CFP)
- Direct equity Advice

Financial Advice Association Australia (FAAA)

Institute of Chartered Accountants Australia and New Zealand (CAANZ)

Finance Brokers Association of Australia (FBAA)

Your adviser is also registered as a Tax (financial) Adviser with the [Tax Practitioners Board](#) registration number 26144215

Remo Venditti is an Authorised Representative (number 1254606) of Cojag and is authorised to provide financial planning advice in the following areas:



## Strategies

- Wealth creation
- Retirement planning
- Investments
- Personal life insurance
- Superannuation
- Centrelink planning
- Debt reduction
- Cash flow planning
- Aged care

## Products

- Deposit & Payment Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Self Managed Super Funds

## What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

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If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.



## Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

## Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in an email document.

## How we charge

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A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser. It will outline the adviser service fees paid and the services you received in the preceding 12 months.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees (inclusive of GST)		Examples
These are fees paid by you for: <ul style="list-style-type: none"><li>• Research into your existing situation including your current financial products (within the</li></ul>	Flat fee	Between \$1,000 and \$20,000	Your adviser may charge you an agreed annual fee of \$2,500.



<p>agreed scope)</p> <ul style="list-style-type: none"> <li>• Preparation of a strategy and research into appropriate recommended products</li> <li>• Presentation of advice and recommendation to you in an advice document such as Statement of Advice.</li> </ul> <p>Fees range depending on the complexity of the advice.</p>	Percentage based fee of your investment account balance	Up to 2.5%	Your adviser may charge you an agreed fee of 1% of your \$250,000 account balance. The initial advice fee will be 2,500
<b>Implementation fees</b>			
<p>Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers.</p> <p>Fees range depending on the complexity of the advice.</p>	Flat Fee	Up to \$10,000	Your adviser may charge you an agreed fee of \$2,000.
<b>Ongoing advice/service fees</b>		<b>Range of fees (inclusive of GST)</b>	
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> <li>• The provision of ongoing advice on your portfolio/ strategy to ensure that it remain appropriate to your needs and circumstances.</li> <li>• Ongoing adviser service fees may be indexed to inflation.</li> <li>• Generally, ongoing fees are calculated and payable on a monthly or quarterly basis.</li> </ul>	Flat fee	<\$1,800 and \$30,000	Your adviser may charge you an agreed fee of \$2,500 p.a.
	Percentage based fee of your investment account balance	Up to 2.5%	Your adviser may charge you an agreed ongoing service fee of 1%>. If your investment account balance is \$250,000 the ongoing service fee will be \$2,500 that year.
<b>Commissions</b>			
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### Life insurance products

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Ivan & Julie Cohen are shareholders of Cojag Pty Ltd, Cofam Holdings Pty Ltd. As shareholders, Ivan & Julie Cohen are entitled to a profit share. All provisions relating to privacy laws are adhered to in relation to dealings between the businesses.

## How we manage your personal information?

Cojag is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

Cojag or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available on request to [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au). You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) for more information about privacy.



## What you should do if you have a complaint?

Cojag takes all complaints seriously. Cojag has professional indemnity insurance that meets legislative requirements.

### **Stage 1 - Our complaint handling process**

If you have a complaint about your adviser or Cojag, please contact our Complaints Manager on

(08) 9344-7799 or [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au) or write to us at:

Complaints Manager

PO Box 67

Osborne Park, WA 6021

We will acknowledge your complaint in writing within 5 business days of receipt.

We will endeavour to resolve your complaint quickly and fairly, within 45 days of receipt.

### **Stage 2 - External dispute resolution**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001





# HORIZON FINANCIAL PLANNERS

www.thehorizongroup.com.au | 08 9344 7799 | 35 Cedric St Stirling WA 6021

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Horizon Financial Planners  
Suite 4, 35 Cedric Street  
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T: (08) 9344-7799  
E: [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au)  
W: [www.thehorizongroup.com.au](http://www.thehorizongroup.com.au)

### Not Independent

Cojag Pty Ltd (Cojag) may receive fees and/or a premium if you purchase financial products. Cojag Pty Ltd (Cojag) and your adviser may receive commission based on your risk insurance premium for the duration of time you hold an insurance policy or other non-monetary benefits. For these reasons, we are not independent, impartial, or unbiased.

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We are able to use products from a wide approved product list and we are bound by the FASEA Code of Ethics Standards in giving advice to you.



## Our Services

Cojag is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li><li>• Aged care</li></ul>	<ul style="list-style-type: none"><li>• basic deposit products</li><li>• deposit products other than basic deposit products</li><li>• government debentures, stocks or bonds</li><li>• managed investment schemes (managed funds) and investor directed portfolio services</li><li>• retirement savings accounts</li><li>• securities, including shares, ETFs</li><li>• superannuation products</li><li>• self managed superannuation funds</li><li>• standard margin lending facilities</li><li>• life insurance and risk products</li></ul>

## Your Adviser – Solomon Hart

Sol is a Chartered Accountant and has been in the Financial services industry since 2007. Sol specialises in all financial planning areas including superannuation, cash budgeting, managed investments, direct equities and Life Insurance.

He provides advice to individuals, business owners, professionals and major corporations. Sol is committed to establishing long term relationships with his clients based on mutual trust and good and honest advice.

Your Adviser holds the following qualifications

- Advanced Diploma of Financial Services
- Chartered Accountant Australia
- Graduate Certificate in Taxation
- Self -Managed Superannuation Advice
- Direct equity Advice

Your adviser is a member of the following professional bodies

- Financial Planning Association
- Institute of Chartered Accountants Australia



Your adviser is also registered as a Tax (financial) Adviser with the [Tax Practitioners Board](#) registration number 25663727

Solomon Hart is an Authorised Representative (number 313642) of Cojag and is authorised to provide financial planning advice in the following areas:

Strategies	Products
<ul style="list-style-type: none"><li>• Wealth creation</li><li>• Retirement planning</li><li>• Investments</li><li>• Personal life insurance</li><li>• Superannuation</li><li>• Corporate superannuation</li><li>• Centrelink planning</li><li>• Debt reduction</li><li>• Cash flow planning</li></ul>	<ul style="list-style-type: none"><li>• Deposit &amp; Payment Products</li><li>• Government Debentures, Stocks or Bonds</li><li>• Investment Life Insurance Products</li><li>• Life Insurance Products</li><li>• Managed Investment Schemes</li><li>• Retirement Savings Account Products</li><li>• Securities</li><li>• Superannuation</li><li>• Self Managed Super Funds</li></ul>

## What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

### Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial



product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

### **Further Advice**

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

### **Your instructions**

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in an email document.

## **How we charge**

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to Cojag, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser. It will outline the adviser service fees paid and the services you received in the preceding 12 months.

The level of fees will depend on the complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage-based fee. Your adviser may charge you and receive the following:



Initial advice fees	Range of fees (inclusive of GST)		Examples
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> <li>• Research into your existing situation including your current financial products (within the agreed scope)</li> <li>• Preparation of a strategy and research into appropriate recommended products</li> <li>• Presentation of advice and recommendation to you in an advice document such as Statement of Advice.</li> </ul> <p>Fees range depending on the complexity of the advice.</p>	Flat fee	Between \$1,000 and \$20,000	Your adviser may charge you an agreed annual fee of \$2,500.
	Percentage based fee of your investment account balance	Up to 2.5%	Your adviser may charge you an agreed fee of 1% of your \$250,000 account balance.  The initial advice fee will be 2,500
Implementation fees			
<p>Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers.</p> <p>Fees range depending on the complexity of the advice.</p>	Flat Fee	Up to \$10,000	Your adviser may charge you an agreed fee of \$2,000.
Ongoing advice/service fees	Range of fees (inclusive of GST)		Examples
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> <li>• The provision of ongoing advice on your portfolio/strategy to ensure that it remain appropriate to your needs and circumstances.</li> <li>• Ongoing adviser service fees may be indexed to inflation.</li> <li>• Generally, ongoing fees are calculated and payable on a monthly or quarterly basis.</li> </ul>	Flat fee	<\$1,800 and \$30,000	Your adviser may charge you an agreed fee of \$2,500 p.a.
	Percentage based fee of your investment account balance	Up to 2.5%	Your adviser may charge you an agreed ongoing service fee of 1%>. If your investment account balance is \$250,000 the  The ongoing service fee will be \$2,500 that year.



### Commissions

These payments are made by the product providers in the form of initial and/or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission.

### General advice, execution only instructions or other services

Also, if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include up-front, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.

Fees can be deducted from your product or can be invoiced directly to you or a combination of methods.

## Other remuneration

### Life insurance products

Your adviser may receive an up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your life insurance cover. In addition, your adviser may receive, after the first year, an ongoing annual 'trail' commission of up to 20% (exclusive of GST) of your annual insurance premium. Where commissions are the same for initial upfront and ongoing annual commission (i.e., level) the above commission caps do not apply. These level commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

### What other payments and benefits may Cojag and your adviser receive?

Sometimes in the process of providing advice and other financial services, Cojag or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

### Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from Cojag or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.



Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

## Any Interest, associations and other relationships

### Referrals

If someone has referred you to us, Cojag or your adviser may pay a fee or commission in relation to that referral. Cojag may pay a referral fee to a referral partner which may range from 0% to 20% of the initial and/or ongoing fees or commissions. Where a referral fee is paid, details will be provided to you in your advice document.

### Associations

Cojag is a part of the Horizon Group of Companies - Cojag Pty Ltd ACN 164 403 650 and Cofam Holdings Pty Ltd ACN 073 043 035 and provides accounting and other services under the business names Horizon Accountants and Advisory, Horizon Bookkeeping & Administration, Horizon Superannuation Audit.

Each business operates and provides separate services. Client referrals may be received and provided between the above-listed businesses. There are no fees received by Cojag Pty Ltd in regard to any referrals provided between these businesses.

Ivan & Julie Cohen are shareholders of Cojag Pty Ltd, Cofam Holdings Pty Ltd. As shareholders, Ivan & Julie Cohen are entitled to a profit share. All provisions relating to privacy laws are adhered to in relation to dealings between the businesses.

## How we manage your personal information?

Cojag is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

Cojag or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available on request to [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au). You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at [www.oaic.gov.au](http://www.oaic.gov.au) for more information about privacy.



## What should you do if you have a complaint?

Cojag takes all complaints seriously. Cojag has professional indemnity insurance that meets legislative requirements.

### **Stage 1 - Our complaint handling process**

If you have a complaint about your adviser or Cojag, please contact our Complaints Manager on (08) 9344-7799 or [clientservices@horizonfp.com.au](mailto:clientservices@horizonfp.com.au) or write to us at:

Complaints Manager

PO Box 67

Osborne Park, WA 6021

We will acknowledge your complaint in writing within 5 business days of receipt.

We will endeavour to resolve your complaint quickly and fairly, within 45 days of receipt.

### **Stage 2 - External dispute resolution**

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001