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## **FINANCIAL SERVICES GUIDE**

**Preparation date – 8 October 2021**

Praescius Financial Holdings Pty Ltd (ABN 14 610 960 980)  
("Praescius") is an Australian Financial Services Licensee  
(AFSL No.486 455). Distribution of this FSG has been  
authorised by Praescius.



# IMPORTANT INFORMATION

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## THE PURPOSE OF THIS GUIDE

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we and our advisers offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG is divided into two parts: **Part 1 – General Information** and **Part 2 – Representative Profile**.

Part 1 covers the following:

- Information about Praescius as a licensee
- Details of the financial services and/or products Praescius can provide
- The documents you may receive
- Remuneration received by us and your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Part 2 covers:

- Details on how you may instruct us or your adviser
- Who will be responsible for providing the financial services

Throughout this FSG, Praescius is referred to as “we”, “us”, “our” or any variations. The term “adviser” refers to Praescius’ authorised representatives.

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## WHY WE ARE NOT INDEPENDENT

s923A of the Corporations Act sets out when you can use the term independent or unbiased to describe your business.

There are a few key reasons why we cannot say we are independent.

- i. When we arrange life insurance products for you, or we are listed as your adviser, we will receive commission from the insurer. Details of these commissions are detailed to you in your SOA.
- ii. Our advisers may recommend financial products to you that we have a financial interest in as the issuer of or the manager of the product. Details can be found in this FSG under Related Companies.
- iii. As a licensee we restrict the financial products that can be recommended via an Approved Product List (APL). The APL includes both inhouse and external products and are selected based on a number of quantitative and qualitative factors.
- iv. We may receive financial benefits or gifts, or soft dollar arrangements from other financial services licensees. Details of these can be provided on request.

# Welcome

We know how important a trusted financial advice relationship is in providing you with peace of mind and want to thank you for considering an engagement with one of our advisers to assist you in identifying and achieving your needs and financial goals.

We have prepared this guide to provide an overview of our services. Please take the time to review this document before engaging our services.

## WHO WE ARE AND WHAT WE STAND FOR

As an Australian Financial Services (AFS) Licence holder, Praescius is a non-institutionally owned financial services company providing services in Accounting & Taxation, Wealth Management and Finance Broking through our offices in Parap (Darwin), NT; Hervey Bay and Bulimba (Brisbane), QLD; and Camden in NSW.

Our mission at Praescius is to assist you in identifying a clear set of goals and objectives so you can plan for your future with confidence. We will also help you to understand the steps required to achieve them and a realistic timeframe for doing so.

## OUR RESPONSIBILITY TO YOU

Your adviser provides financial advice and services on behalf of Praescius and accordingly we are responsible for the financial advice and services they provide.

Our advisers are required to provide this FSG and a Representative Profile to you prior to providing any personalised financial advice, products and/or services. The FSG is a disclosure requirement under the Corporations Act 2001(Cth).

Part 2 – Representative Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable).

It also includes accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

## OUR COMMITMENT TO YOU

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice when providing financial advice to you. To be in a position to provide effective advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

You will be asked to provide accurate information and to keep your adviser updated on any changes to your relevant

circumstances to ensure the advice provided and financial products recommended remain relevant to your personal situation. You do have the right not to divulge such information. However, in this case, your adviser will warn you about the possible consequences and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Before providing any financial products and/or services to you, we will need to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/ CTF Act). Your adviser will let you know what documentation you will need to present to allow them to provide you with appropriate advice and to meet the relevant customer identification requirements under the AML/CTF Act.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial plan. Your adviser will offer a review service appropriate to your circumstances. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees which are applicable to you.

As part of our commitment to you, Praescius adheres to the Codes of Ethics/Conduct of professional associations such as the Financial Planning Association of Australia, the Financial Services Council and the Australian Association of Financial Advisers.

The principles enshrined in the above mentioned Codes serve as a minimum standard for the professional behaviour of our Authorised Representatives, with advisers required, amongst other things, to act in the best interests of clients and to act honestly, efficiently and fairly in the provision of financial services.

## FINANCIAL SERVICES AND/OR PRODUCTS WE CAN PROVIDE

Praescius is licensed to provide financial product advice on the following services and/or products including:

- Deposit and Payment Products – Basic Deposit
- Deposit and Payment Products – Non-basic Deposit
- Deposit and Payment Products – Non-cash Payment
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Discretionary Account Services
- Managed Investment Schemes including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities

Praescius maintains an Approved Product List (APL). Subject to attaining any required accreditation, your adviser is able to recommend any product on the Praescius APL. Your adviser will need to consider products outside of the APL if your Adviser determines that an alternate product is likely to meet your best interests. In these cases, your adviser may apply to Praescius' Research Department to obtain a one-off product approval.

Praescius and its authorised representatives listed are not authorised to provide financial product advice or deal in the following financial products: • General Insurance Products

## DOCUMENTS YOU MAY RECEIVE

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice
- Fee Consent

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

The SoFA and RoA may be provided in situations where further advice is provided. The SoFA and RoA streamline the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product, including features, benefits, conditions, costs and cooling off rights (if applicable). The issuer of a PDS is required to make publicly available the target market (TMD) for their financial products. Contact Praescius or the issuer if you would like a copy of the TMD.

A FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will also

include a projection of ongoing fees for the next 12 months. Any ongoing fee arrangement will be reconfirmed with you every year.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

If you have any questions about this FSG or the financial advice, investment and/or risk insurance products or services provided, please contact your adviser.

## CLIENT SERVICES

Praescius and your adviser may accept your instructions by phone, letter, email or fax. In some instances, only written instructions from you can be accepted and we will let you know when this occurs.

Praescius is required to maintain a physical or electronic record of your personal information, which includes details of your relevant personal and financial circumstances.

We are also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any advice documents your adviser has provided to you. These records are required to be retained for at least seven (7) years.

## YOUR PRIVACY

Praescius and your adviser are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.

Praescius respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at [www.pfinancial.com.au](http://www.pfinancial.com.au)

## CROSS-BORDER DISCLOSURE

Praescius may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents or delivery of digital services for Praescius advisers and clients.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

## LICENSEE REMUNERATION

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, Praescius may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Commission payments from product providers where applicable; or
- A combination of any of the above

## AUTHORISED REPRESENTATIVE REMUNERATION

All fees or commissions are initially paid to Praescius before being distributed in full to the relevant Corporate Authorised Representative. Your adviser is paid via salary and may also be entitled to a bonus based on performance against a balanced scorecard criteria, which may include adherence to service standards, new business, review completion and completion of continuing education.

## REFERRALS

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA or other relevant advice document.

## OTHER FORMS OF REMUNERATION OR BENEFITS

Praescius and/or its advisers may receive non-monetary benefits from product providers and other similar parties in specific circumstances such as:

- Where the amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received must be disclosed in either a Conflicts of Interest Register or an Alternative Remuneration Register.

A copy of Praescius' Register, is available upon request. If you wish to inspect this Register please ask your adviser or contact us.

## RELATED COMPANIES

The Praescius Group is made up of a number of related entities including the Corporate Authorised Representatives of Praescius, the Australian Financial Services Licensee, and other holding companies. Praescius also has service relationships with a number of other related bodies corporate.

Following is a listing of those Praescius Group entities that you are most likely to engage with:

- Praescius Financial Holdings Pty Ltd
- Praescius Financial Consultants NSW Pty Ltd
- Praescius Financial Consultants NT Pty Ltd
- Praescius Financial Consultants HB Pty Ltd
- Praescius Financial Brisbane Pty Ltd
- Territory Funds Management Pty Ltd
- Praescius Tax & Accounting Pty Ltd
- Praescius Lending Pty Ltd
- Praescius Legal Pty Ltd

Your adviser may hold shares in Praescius entities or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose all relevant shareholdings to ensure that you are made aware of any potential conflicts.

Territory Funds Management Pty Ltd (TFM) is an Authorised Representative of Praescius Financial Holdings Pty Ltd and is a wholly owned subsidiary and related party of the Praescius Group of Companies. Gareth Jakeman and Matthew Harrington are the Directors and shareholders of each of these companies.

TFM is remunerated for asset consulting, which is used in the construction of the TFM SMA portfolios which may be recommended, or may have already been recommended, to you.

## REPORTING YOUR CONCERNS

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact the complaints team at Praescius to discuss your complaint.  
Phone 07 3999 9015  
Email [compliance@pfinancial.com.au](mailto:compliance@pfinancial.com.au)  
Mail Complaints Manager  
Praescius  
PO Box 235  
Bulimba QLD 4171
2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you as soon as reasonably practicable and in any event, within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an External Disputes Resolution Scheme, of which Praescius is a member.

The contact details for AFCA are:

Phone 1800 931 678 (free of charge)  
Fax 03 9613 6399  
Online [www.afca.org.au](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Mail GPO Box 3, Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

## PROFESSIONAL INDEMNITY

Praescius will take reasonable steps to ensure that we have professional indemnity insurance cover that we believe meets the requirements of section 912B of the Corporations Act to provide compensation to persons who successfully claim the losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Praescius.

**WHO ARE OUR ADVISERS**

Your financial advice specialists are authorised representatives of Praescius Financial Holdings Pty Ltd, ABN 14 610 960 980 AFSL No. 486455 (“Praescius”):

<b>Adviser</b>	<b>ASIC Financial Adviser No.</b>
Gareth Jakeman	N/A
Michael Toohey	1007845
Julian Coleman	412674
Matthew Harrington	313334
Helen Joyce	311947
Sigmone Bennion	443087
Erica Williams	1002720
Jason Rosewarne	278767

The financial services that the above financial advice specialists offer are provided by the following Corporate Authorised Representatives of Praescius:

Praescius Financial Consultants NT Pty Ltd ABN 92 050 221 755.  
*Authorised Representative (AR) No. 243121*

Praescius Financial Consultants HB Pty Ltd ABN 65 084 755 671.  
*Authorised Representative (AR) No. 430612*

Praescius Financial Consultants NSW Pty Ltd ABN 62 127 310 525.  
*Authorised Representative (AR) No. 318593*

Praescius Financial Brisbane Pty Ltd ABN 25 142 099 867.  
*Authorised Representative (AR) No. 1233359*

**OUR ADVISORS**

We are authorised by Praescius to provide advice in relation to all or some of the following:

- Wealth Accumulation
- Income and Asset Protection
- Tax Strategies
- Superannuation
- Retirement and Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Managed Discretionary Accounts

## PRINCIPALS

**Gareth Jakeman** is the Managing Director of Praescius Financial Group and has a Bachelor of Commerce Degree in Finance (Merit) and a Diploma of Financial Planning. He is also a Graduate of the Australian Institute of Company Directors. He has worked in both the Chartered Accounting and Financial Services industry since 1999, this includes over 16 years with Godfrey Pembroke Limited.

Gareth is also a Director of Praescius Tax & Accounting Pty Ltd, Praescius Lending Pty Ltd and Praescius Legal Pty Ltd.

Gareth is authorised to provide advice to Wholesale clients and general advice to Retail clients under the Praescius AFS licence.

**Matthew Harrington** is an Executive Director of Praescius Financial Group and has been working in the financial services industry since 2005 and as a Financial Planner since 2007. Matthew is actively involved in planning strategies, advice and portfolio services to clients.

Matthew is a member of the Financial Planning Association of Australia and holds an Advanced Diploma in Financial Services (Financial Planning).

Matthew is also a Director of Praescius Tax & Accounting Pty Ltd, Praescius Lending Pty Ltd and Praescius Legal Pty Ltd.

Matthew is authorised to provide all the services that Praescius is authorised to provide under its AFS licence.

## OUR ADVISERS

Each of the following authorised representatives are authorised to provide all the services that Praescius is authorised to provide under its AFS licence.

**Michael Toohy** has worked in the financial services industry since 1993 and has a wealth of experience with families, small to medium business owners and farmers in QLD and NSW. Michael has completed a Bachelor of Business and an Advanced Diploma of Financial Services.

Michael has been a Financial Consultant since 2000 and enjoys the challenges of the financial services industry and providing common sense solutions for his clients, mainly in Hervey Bay.

**Helen Joyce** has a Diploma in Financial Services (Financial Planning) and has lived in the Northern Territory for more than 20 years. With over 22 years of experience within the financial planning industry and 15 years of those spent specialising in the field of Wealth Protection, both for individuals, family succession and business owners, she brings a vast amount of knowledge to the Praescius team.

**Julian Coleman** has a Diploma in Financial Services (Financial Planning) with accreditation in Self-Managed Superannuation Funds. With years of extensive experience within the financial planning industry and related industries, he brings with him experience for clients in areas of Wealth Accumulation, Wealth Protection, and Self-Managed Superannuation Funds. He brings a vast amount of knowledge to the Praescius team and his clients.

Julian specialises in partnering with his clients to achieve their wealth creation and wealth protection goals.

**Jason Rosewarne** has worked in the financial services industry for almost 20 years and has extensive experience in the areas of wealth accumulation, wealth protection and retirement planning. He holds a Bachelor of Business (Finance) and an Advanced Diploma of Financial Services (Financial Planning) and is a member of the Association of Financial Advisers. Along with being a highly proficient Financial Planner, Jason's knack for simplifying the often-complex nature of financial planning helps our clients to understand and reach their full financial potential.

**Sigmone Bennion** is a Certified Financial Planner and a member of the Financial Planning Association of Australia. Sigmone has a Diploma of Financial Planning, along with a Bachelor Commerce (Eco & Fin). With over 20 years in the industry, Sigmone brings with her a vast wealth of knowledge across all areas of Financial Planning with particular strength in Superannuation and Retirement.

**Erica Williams** has a Bachelor of Commerce (Accounting, Finance and Financial Planning) and over 7 years of experience in the Financial Services industry. With a vast wealth of knowledge across all areas of Financial Planning, she brings a particular strength in wealth protection and creation for young families to the Praescius team and her clients.



## MANAGED DISCRETIONARY ACCOUNT SERVICES

Praescius offers Managed Discretionary Account Services through an agreement with clients called a Managed Discretionary Account (MDA) Contract.

By accepting the terms of an MDA Contract you will be granting your adviser an authority to take action on your investment portfolio (e.g., buy or sell investments) without first consulting you.

This will change the nature of the adviser-client relationship.

Normally, your adviser provides you with advice and recommendations supported by research or other information to assist you make an informed decision on those recommendations. Your adviser then implements whatever action you decide to take.

If you accept the terms of an MDA Contract, you will, to some degree depending on the limitations/restrictions detailed in the MDA Contract which are specific instructions on how to deal with various transactions/products, provide your adviser with the authority to make decisions on your investment portfolio and to implement investment transactions without consulting you.

The decision to surrender full or partial control of your investment portfolio to your adviser is an important decision.

You should not accept the terms of a MDA Contract provided by your adviser unless you are confident that he/she has a clear understanding of your circumstances, needs and objectives.

The significant risks of accepting the terms of a MDA Contract provided by your adviser are:

- Your adviser may make investment decisions that you disagree with. Provided your adviser's actions are within the law and the scope of the authority you have granted and the adviser has acted efficiently, honestly and fairly, you will have no right of recourse.

This means that you will have to accept the tax consequences, transaction costs and any capital loss resulting from any transaction validly executed by your adviser and any "reversal" of that transaction that you may request.

- If you do not promptly inform your adviser of any changes in your situation, needs and objectives, there is a risk that your adviser may make inappropriate investment decisions.

You may only accept the terms of an MDA Contract where your investment portfolio is held via a regulated platform such as an investor directed portfolio service (IDPS), IDPS-like scheme, superannuation wrap or master trust.

Praescius uses related parties and external entities to provide some of the functions required to operate the managed discretionary services. These outsourced functions include reporting and custody provided by the regulated platform operators. These providers may vary from time to time. Currently we utilise the services of Macquarie and HUB24.

You must accept the terms of the MDA Contract provided by your adviser before he/she can provide you with MDA services. As part of your MDA Contract, you will be provided with an Investment Program that complies with Division 3 of Part 7.7 of the Corporations Act and that will contain:

- Statements about the nature and scope of the discretions your adviser will be authorised and required to exercise under the MDA Contract and any investment strategy that is to be applied in exercising those discretions;
- Information about any significant risks associated with the MDA Contract;
- The basis upon which your adviser considers the MDA Contract to be suitable for you; and
- Warnings that the MDA Contract:
  - May not be suitable to you if you have provided limited or inaccurate information relating to your relevant personal circumstances;
  - May cease to be suitable if your relevant personal circumstances change.

Your portfolio will be held by the custodian selected by the regulated platform, details of which can be found in the disclosure document provided by the platform operator.

You will receive quarterly and annual reporting from the regulated platform operator detailing any transactions undertaken and their associated costs.

Note that your adviser will exercise, on your behalf, all rights that relate to your portfolio arising from corporate actions and communications about your portfolio assets.

The suitability of the Investment Program that forms part of your MDA Contract to your relevant personal circumstances will be reviewed by your adviser at least once every thirteen (13) months unless terminated earlier by you.

This FSG complies with the relevant requirements of ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

## FEES

There are no additional fees charged by Praescius for operating a MDA on your behalf. All fees are set out in the table below and included in your Statement of Advice and your Adviser Service Fee arrangement.

All fees charged by the platform operator such as transaction fees will be included in their disclosure document and detailed in your Statement of Advice.



## HOW WE CHARGE FOR OUR SERVICES

All fees and commissions are inclusive 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.

<b>Initial consultation</b>	First 30 minutes at our expense, thereafter, charged at \$165 per hour.
<b>Advice preparation</b>	<p>If we provide you with financial advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$550 while the maximum fee is \$50,000.</p> <p>For example, complex advice with multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.</p>
<b>Implementation (fee for advice)</b>	<p>If you engage us to implement advice the following fees will apply per entity. The fees will depend on the nature and the complexity of the advice:</p> <p>Implementation of Advice is at a minimum of \$550 per entity and a maximum of \$20,000 per entity. Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$550 and a maximum of \$20,000.</p>
<b>Ongoing fee for advice</b>	<p>If you elect an ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$2,200 while the maximum is 2.5% of the value of your portfolio each year. For example, for investments valued at \$200,000 the maximum ongoing fee would be \$5,000 pa.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p> <p>Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$2,200 and a maximum of \$50,000 pa.</p>
<b>Ad hoc advice</b>	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, a minimum charge of \$1,650 will apply.
<b>Execution only service</b>	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, a one-off minimum of \$330 and a maximum of \$2,200 fee may apply.
<b>Insurance products</b>	The relevant insurer will pay initial commission between 0% and 66% (GST incl.) and ongoing commission between 0% and 22% (GST incl.) of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

## BENEFITS WE MAY RECEIVE

During the course of our financial services relationship with you, we may refer you to Praescius Tax & Accounting for accounting, tax or audit work, or Praescius Lending for lending advice. It is important to us that you understand the nature of our relationship with these businesses.

### **Praescius Lending**

Praescius Lending (licensed by Vow Financial ABN 66 138 789 161 Australian Credit Licence 390261) operates in partnership with us to provide holistic advice and lending services to our clients.

During the course of acting as your Financial Adviser, we may refer you to Praescius Lending for a lending product. This is simply a referral, is not mandatory for you to accept and does not affect our services to you as your financial adviser.

It is important to us you understand that Gareth Jakeman and Matthew Harrington have a shareholding in Praescius Lending and as such may receive a commercial benefit by referring you to Praescius Lending for lending services.

Any fees/commissions payable to Praescius Lending will be disclosed to you by your lender during the advice or application process. If you have any questions about this relationship in particular, please contact us via the usual methods.

### **Praescius Tax and Accounting and Praescius Legal**

During the course of acting as your Financial Adviser, we may refer you to Praescius Tax and Accounting for accounting, tax or audit work. We may also refer to you to Praescius legal for wills and estate planning work.

It is important to us that you understand that Gareth Jakeman and Matthew Harrington (Principals of Praescius) have a full shareholding and Directorship in these businesses and as such may receive a commercial benefit by referring you to this company for these services.

There are no referral fees paid between Praescius and Praescius Tax and Accounting, Praescius Legal or the other advisers that operate as part of these businesses. Any referrals we provide to Praescius Tax and Accounting or Praescius Legal are not mandatory for you to accept and will not affect our services to you as your Financial Adviser.

If you have been referred by Praescius Tax and Accounting or Praescius Legal to Praescius, Praescius may receive commercial benefit as a result of this. All fees & commissions received by Praescius will be disclosed to you should formal advice be provided. Please contact us if you have any questions about these relationships.

\*Please note that these Accounting/Lending/Legal businesses maintain separate memberships/licensing applicable to their own industry guidelines. Praescius as a financial services licensee is not responsible for the advice or products given via these businesses.

praescius

**CONTACT US**

**Head Office**

Praescius

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Phone 07 3999 9015

Email [clientservices@pfinancial.com.au](mailto:clientservices@pfinancial.com.au)

Web [pfinancial.com.au](http://pfinancial.com.au)

For contact details of our various offices, please visit our website.