



Ross Financial Group PL Trading as Henderson Ross & Co.
Corporate Authorised Representative of:
Grange Financial Services Pty Ltd AFSL No. 488609

Financial Services Guide & Adviser Profile

Version 1 | 22 May 2020

Purpose of this Document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services and information on how to engage with one of our advisers.

- Information about Grange Financial Services as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial service?
- Details of the financial services and/or products Grange Financial Services can provide
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- The complaints procedure
- Details of your Adviser

Please take the time to review this document before engaging our services.

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

Grange (ABN 29 612 321 383), is an Australian Financial Services Licensee (AFSL No. 488609).

As an Australian Financial Services Licence holder, Grange Financial Services is privately owned.

You, Your adviser and Grange

You have decided that you would like the services of a financial adviser. Regulatory requirements and the Law require all financial planning advisers to either hold an Australian Financial Service License (AFSL for short) or to be authorised by an AFSL holder. This is where Grange comes in. Your adviser has chosen to be associated and appointed as an Authorised Representative of Grange and is therefore able to provide you with financial advice under the Grange AFSL.

Grange provides your adviser with Training, Research, Compliance, Technical and Operational support, professional indemnity insurance and access to a free dispute resolution service. Grange is ultimately responsible for the advice provided by your financial adviser and has obligations to fulfil to maintain the AFSL, one of these obligations includes monitoring the advice financial advisers provide to you their client.

Our responsibility

Grange is committed to ensuring that your adviser is providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

If your adviser is unable to provide services Grange will step in to assist you in finding a new adviser to provide you with the service, you require.

Licensee Authorisations

We are licensed to provide financial advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation/Retirement Planning
- Cash flow and Debt reduction strategies
- Cash flow management
- Estate planning and Aged care strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)

- Retirement Savings Accounts (RSA)
- Superannuation, Annuities and Pensions
- Securities
- Standard margin lending
- Self-managed superannuation

How to give instructions

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

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) Annually
- Renewal Notice (every 2 years)

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

Adviser 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, your adviser may be remunerated through either:

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

All fees or commissions are initially paid to Grange before being distributed in full to your adviser or to the relevant Business.

AFSL Holder remuneration

Grange generally receives a flat fee plus a fixed Professional Indemnity insurance fee per authorised representative for the provision of services required under its AFSL.

Other forms of remuneration or benefits

Grange and/or its advisers may receive non-monetary benefits 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 are disclosed in a register. A copy of the register is available upon request.

Sponsorship

Grange and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Grange may use these payments to pay for costs associated with such conferences, training or professional development days.

Related companies

The following is a listing of related products that your adviser may recommend:

- Not Applicable

Your adviser may hold shares in other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

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. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

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 Professional Standards team at Grange to discuss your complaint.

Phone: 07 5585 4200
Email: support@grangefinancialservices.com.au
Mail: Professional Standards Manager
PO Box 8799
GOLD COAST MC QLD 9726
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 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 Grange 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
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

Financial Services Guide – About your Adviser

The following contains important information about your adviser. This includes their Authorised Representative and Corporate Authorised Representative number (if applicable), qualifications, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

Your Advisers;

Ross Financial Group Pty Ltd TA Henderson Ross & Co

(Hereafter referred to as Henderson Ross & Co)

Corporate Authorised Representative No. 329433



Contact Details

Address: 26 Didsbury Street
EAST BRISBANE QLD 4169
Australia
Telephone: 07 3392 3676
Website: www.hendersonross.com.au

The following advisers are Sub-Authorised Representatives of RFG TA Henderson Ross:

Tim Ross

Authorised Representative No. 252868

Tim is a Sub Authorised Representative of Henderson Ross & Co (“the Practice”), which is a Corporate Authorised Representative (No. 329433) of Grange Financial Services Pty Ltd.

Tim first started providing financial advice in 1990 and became an adviser of Grange on 22 May 2020.

Tim holds the following qualifications:

- Diploma of Financial Services (Financial Planning)
- Self-Managed Superannuation Funds

Your Best Interests

Tim will act in your best interests at all times and is bound by the law and the Grange Code of Conduct. Tim is committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances

Services Tim Ross is Authorised to Provide

Grange has authorised Tim to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by review or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership
- Structuring or restructuring of trusts, companies, small business and Self-Managed Superannuation

Doug Henderson

Authorised Representative No. 227735

Doug is a Sub Authorised Representative of Henderson Ross and Co (“the Practice”), which is a Corporate Authorised Representative (No. 329433) of Grange Financial Services Pty Ltd.

Doug first started providing financial advice in 2003 and became an adviser of Grange on 22 May 2020.

Doug holds the following qualifications:

- Advanced Diploma of Financial Services (Financial Planning)
- Graduate Certificate in Applied Finance
- Self Managed Superannuation Funds
- Margin Lending
- Bachelor of Arts in Service Sector Management

Your Best Interests

Doug will act in your best interests at all times and is bound by the law and the Grange Code of Conduct. Doug is committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances

Services Doug Henderson is Authorised to Provide

Grange has authorised Doug to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by review or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership
- Structuring or restructuring of trusts, companies, small business and Self-Managed Superannuation

Doug Henderson is also authorised to provide advice in the following (continued):

- Standard margin lending facilities
- Securities such as ASX listed shares

Aaron Cullen

Authorised Representative No. 339340

Aaron is a Sub Authorised Representative and employee of Henderson Ross and Co (“the Practice”), which is a Corporate Authorised Representative (No. 329433) of Grange Financial Services Pty Ltd.

Aaron first started providing financial advice in 2009 and became an adviser of Grange on 22 May 2020.

Aaron holds the following qualifications:

- Diploma of Financial Services (Financial Planning)

Your Best Interests

Aaron will act in your best interests at all times and is bound by the law and the Grange Code of Conduct. Aaron is committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances

Services Aaron is Authorised to Provide

Grange has authorised Aaron to provide financial advice to wholesale and retail clients, on the following areas:

- Setting your goals and objectives that are specific and measurable
- Managing cashflow including budgeting, income streams, Centrelink, Aged Care and cashflow management
- Managing debt such as debt reduction strategies
- Investing monies including dollar cost averaging, superannuation, non-superannuation investing, borrowing to invest and portfolio construction
- Protecting you, your family and businesses by review or establishing income protection, term insurance, TPD insurance, trauma insurance, business insurance and discussing whether to hold insurance inside or outside of superannuation
- Estate planning strategies such as asset ownership

How we can help you

As you go through life, your priorities or perspectives may change, but one thing that should remain constant is managing your finances to help you get what you want from life.

As your adviser we understand that your priorities may change over time and we will be there to guide you on your financial journey.

We have been authorised to provide financial product advice to our clients in the following:

- Deposit and payment products
- Life products including investment life insurance and life risk insurance products
- Managed investment products including master trusts, wrap facilities, property funds, managed trusts and investor directed portfolio services (IDPS)

- Retirement savings account
- Government bonds, stocks or debenture securities such as ASX listed shares, instalment warrants and fixed interest
- Superannuation products including public offer funds, account based pensions, complying annuities, Corporate superannuation funds and self-managed superannuation funds

Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between Grange and Henderson Ross is arranged through a flat fee agreement. This agreement stipulates that 100% of remuneration is paid to Henderson Ross. Therefore, Grange will retain 0% and Henderson Ross will receive 100%. Henderson Ross pays Grange a monthly flat fee. The advisers of Henderson Ross are remunerated through salary and a bonus structure.

Fee Options

We offer an initial consultation at no charge to you, to get to know you and to identify how your adviser can partner with you to help you meet your goals. If you require urgent personal advice or documents to be signed at this initial meeting please let your adviser know in advance so we can confirm if a fee will be charged for this service.

At our initial consultation, your adviser will explain how we operate, what you can expect from us and payment options. All fees and commissions payable by you will be explained to you at the time the advice is given and fully detailed in the advice document(s).

Below is a summary of the types of fees that you may be charged which are inclusive of GST. The below fees will be charged as agreed with you or to the extent permitted by law.

Fee Type	Minimum %/\$	Maximum %/\$
Advice Fee (Includes SoA)	\$0	\$10,000
Implementation Fee	0%	5.50%
Ongoing Service Fee	\$1,500	\$25,000
Insurance Initial Commission	0%	66% *
Ongoing Commission	0%	33%
Insurance Claim Fee	0%	3.30%
Share Trade Brokerage Fees	\$0	\$0
Grandfathered Investment Commissions	0%	0%

* An initial fee maybe higher where additions are made to legacy products. This will be based upon the commission rate which applied to that product at the time that it was issued to you.

Your Payment Options

You have a choice of how to pay our fee. You can either be invoiced directly, our fee can be debited from your credit card or bank account or debited directly from funds invested.

Referral Arrangements:

If business is placed because of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.