Financial Services and Credit Guide

Version 11 | 30 June 2025

.

MJ Financial Chiefs

Australian Financial Services Licence 223280

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The purpose of our Financial Services and Credit Guide

This Financial Services and Credit Guide (FSCG) is intended to inform you of certain basic matters relating to our relationship prior to us providing you with a financial service. The matters covered by the FSCG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, how we manage your private information and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSCG should assist you in determining whether to use any of the services described.

About MJ Financial Chiefs

MJ Financial Chiefs was established by Michael and Justin as a way to help friends, family and the extended community to reach their financial and lifestyle goals.

Financial planning is not just for the wealthy, it is for anyone that wishes to take charge of their financial situation. We are here to guide you through your financial future no matter what life throws up at you. We understand that in your life you are likely to experience any number of the following situations of becoming pregnant, taking on a mortgage, paying a child school fees, or meeting unexpected medical expenses. Working with a qualified financial planner will help you navigate these experiences with confidence and peace of mind.

Summary of the business

Name	MJ Financial Chiefs Unit Trust trading as MJ Financial Chiefs
Australian Business Number	78 548 569 699
Australian Company Number	623 327 104
Credit Representative Number	505694

Our contact details

Mail address	P.O Box 327 Officer, Vic, 3809
Phone	0437 192 902
E-mail	advice@mjfc.com.au
Website	www.mjfc.com.au

Not Independent

MJ Financial Chiefs may receive commissions associated with the issue of life insurance products.

We or an associated entity have an interest in / issue and distribute financial products.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘How we are paid’ section for more information.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. Any additional advice or services we can offer you, or limitations to the list below, will be outlined in Our Financial Advisers and Credit Advisers on page 9.

We can help you with the following:

- Retirement planning strategies
- Investment planning strategies
- Self-Managed Superannuation Advice
- Consequences in relation to tax (financial) advice
- Superannuation strategies
- Savings strategies
- Personal insurance services
- Salary packaging
- Social security advice
- Aged Care
- Budget and Cashflow management

We are licenced to provide financial product advice and deal in the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Securities
- Superannuation including retirement savings accounts
- Retirement income streams, including pensions and annuities
- Managed investments
- Loans including mortgages and personal loans, and deposit bonds

Securinvest maintains an approved products and services list, which includes a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team. Securinvest periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Securinvest's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

The lenders whose products are most recommended by Accredited Mortgage Consultants authorised by AFG are:

ING Direct	AFG Home Loans
ANZ	Commonwealth Bank
St. George Group	Bankwest
Macquarie Bank	National Australia Bank

Documents you may receive

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

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

- Client data form
- Risk profile questionnaire
- Statement of Advice (SoA)
- Statement of Further Advice (SoFA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Ongoing Fee Agreement (OFA)
- Fee Consent Form
- Fee Disclosure Statement

Your Adviser will generally collect relevant information within a Client Data Form and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A Risk Profile Questionnaire may be used to document and agree upon your level of risk tolerance.

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a Statement of Advice. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

A Fee Consent Form from your relevant product provider will also be provided to you on an annual basis. You will need to complete and return the Fee Consent Form in order to continue your Ongoing Fee Agreement with us.

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

General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which considers your individual situation before you make any decisions.

Further Advice

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a Record of Advice and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An Ongoing Fee Arrangement may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a Fee Disclosure Statement (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Fee Consent Form that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

How we are paid

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

Initial and ongoing commission fees

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
SOA Preparation Fee	$3,300 to $5,500	N/A
Implementation Fee	$0 to $3,300	N/A
Adviser Service Fee	N/A	$2,200 to $5,500
Hourly Rate	$302.50	$302.50
Insurance Commissions^	0% to 66%	0% to 35%

^based on a % of the premium (inclusive of GST)

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to Securinvest as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

Risk Insurance

For Risk Insurance cover placed after 1 January 2020, depending on the product provider, we may receive a commission up to 66% (Inc. GST) of the annual premium up-front and each following year a trailing commission up to 35% of the annual premium. If the policy was issued before 1 January 2020commission of up to 130% will apply to additional cover.

Product Arrangement

Many of the platform providers or insurance companies that we use and recommend are either listed on the ASX (Australian Stock Exchange) or their parent company is listed on the ASX. There is a chance that by recommending a particular product to you, we are recommending a product that we may have a shareholding in either directly or indirectly (ie via a Managed Fund). It is extremely unlikely that our advisers with such shareholdings would benefit directly from any investment made by you, however it will be disclosed to you prior to you deciding to proceed with advice given by your adviser.

Sponsorship

Securinvest is one of 18 shareholders and Principal Members of the Alpha Group Pty Ltd (Alpha Group). The Alpha Group receives sponsorship from various product providers and uses this sponsorship to provide Education and Training relevant to the carrying on of a Financial Services business, to Principal Members and their representatives and employees.

Securinvest discloses sponsors and amounts received from sponsors in an Alternative Remuneration Register. Securinvest representatives also maintain an Alternative Remuneration Registers and record any benefit they or their employees obtain by way of Education and Training including that provided by Alpha Group. You may request a copy of the Alternative Remuneration Register by placing such a request with to your adviser.

Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy can be found on our website at www.mjfc.com.au

Disclosure of Information

Throughout the advice process, your personal information may be disclosed to other services providers, including but not limited to, those who are a part of the Securinvest Financial Group. These may include:

- Financial product providers
- Financial planning software providers Administration and paraplanning service providers Accountants
- Credit providers/brokers

We 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 for Securinvest advisers. As at the date of this FSG, Securinvest does not outsource work to offshore providers.

If we do, all reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988

Our relationships

Should you be referred to your Adviser by a third party, (e.g. an Accountant), the third party may receive a fee, commission or other benefit for the referral. This fee comes out of the fees received by MJ Financial Chiefs and does not represent an additional cost to you. You will receive more detailed information concerning any referral fee or commission in your Statement of Advice.

MJ Financial Chiefs acts as an Authorised Representative of Securinvest Financial Planners Pty Ltd (Securinvest).

Any advice given to you by MJ Financial Chiefs will be provided by a qualified person who is also an authorised representative of Securinvest.

About Securinvest Financial Planners

Securinvest is a privately owned financial planning business and has a network of qualified and experienced advisers working in established financial planning and accounting practices in Victoria, New South Wales and Queensland.

Securinvest was issued Australian Financial Services Licence on 223280 on 3rd December 2002.

It is important that you have confidence in your financial wellbeing and in your financial arrangements. Securinvest will give you that confidence, drawing on the expertise of professional advisers.

Securinvest Financial Planners is a Principal Member of the Financial Planning Association of Australia (FPA) and must comply with FPA's Code of Ethics and Rules of Professional Conduct.

Your adviser is an authorised representative of Securinvest and Securinvest is responsible for their advice. All authorised representatives have been assessed as having the competencies, knowledge and skills to deliver quality financial services and advice to clients.

Australian Finance Group (AFG)

AFG is an aggregator and it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services. Lenders may offer incentives that are paid directly to the Accredited Mortgage Consultant. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits. Accredited Mortgage Consultants may be invited to attend the AFG National Conference. This is an annual event which offers Accredited Mortgage Consultants the opportunity for professional development and to hear industry updates and educational presentations by AFG and lender sponsors. AFG subsidises some costs of attendance, which may include meals and accommodation. The value will depend upon a range of factors, including the nature of the courses and events planned. Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact the Professional Standards Manager to discuss your complaint:
   Phone: 037 192 902
   e-mail: advice@mjfc.com.au
   Mail: Attention MJ Financial Chiefs Professional Standards Manager
   PO Box 327, Officer Vic 3809
2. We will acknowledge receipt of a complaint within 1 business day. 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 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.

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). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

5. If your initial complaint is not satisfactorily resolved, please contact the Securinvest Professional Standards Manager or put your complaint in writing and send it to us at the address below. We will try and resolve your complaint fairly and within 45 days.

   Professional Standards Manager
   Securinvest Financial Planners
   a: Suite 1, Level 4/31 Dalmore Dr, SCORESBY VIC 3179
   p: (03) 9574 8300

6. If the complaint can't be addressed to your satisfaction, we are a member of the Australian Financial Dispute Complaints Authority and you can raise your concerns with them through the contact details below:

Australian Financial Complaints Authority

a: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

p: 1800 931 678 **e:** info@afca.org.au

w: www.afca.org.au

These services provided to you are free of charge.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA). They can be contacted at PO Box 109, Collins Street West, Melbourne, Victoria 8007. You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS license. The limit of indemnity is $5,000,000 for any one claim and $10,000,000 in the aggregate for all claims arising out of our AFS license activities. The insurance also covers claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act 2001.

Our Financial Advisers and Credit Advisers

About Michael Wallace CFP®

Phone	0437 192 902
E-mail	michael@mjfc.com.au
Authorised Representative Number	1267421
Authorised Credit Number	505952

Qualifications
Certified Financial Planner CFP®
Bachelor of Commerce (Accounting and Finance)
Advanced Diploma of Financial Planning
Diploma of Finance and Mortgage Broking Management
Certificate IV in Mortgage Broking

Professional Memberships
FBAA – Finance Brokers Association of Australia
FPA – Financial Planning Australia

The advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this guide, except for the following:

- Margin Lending

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser. I am also a Credit Representative of AFG and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options.

How I am paid

I receive the following from our practice:

- Salary
- Equity in the practice

About Justin Smaluch CFP®

Phone	0409 954 014
E-mail	Justin@mjfc.com.au
Authorised Representative Number	1261429
Authorised Credit Number	505695

Qualifications
Certified Financial Planner CFP®
Bachelor of Commerce (Entrepreneurship and Innovation)
Advanced Diploma of Financial Planning
Diploma of Finance and Mortgage Broking Management
Certificate IV in Mortgage Broking

Professional Memberships
FBAA – Finance Brokers Association of Australia
FPA – Financial Planning Australia

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