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Financial Service Guide



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## FINANCIAL SERVICES GUIDE

FF Solutions Group Pty Ltd

Australian Financial Services Licence (AFSL):

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## Purpose

This Financial Services Guide (FSG) explains the financial services and advice provided by FF Solutions Group Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of FF Solutions Group Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**Please take the time to review both the FSG and Adviser Profile before engaging our services.**

## How to Contact Us

FF Solutions Group Pty Ltd ABN  
69 666 235 249

Suite 106,  
12 Corporate Drive  
Heatherton, VIC 3202

 1300 927 927

 [enquiries@ffsolutionsgroup.com.au](mailto:enquiries@ffsolutionsgroup.com.au)

 [www.ffiolutionsgroup.com.au](http://www.ffiolutionsgroup.com.au)

### Not Independent

FF Solutions Group Pty Ltd and our advisers may receive commissions associated with the issue of life insurance 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 'Remuneration' section for more information.



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## Financial Services & Products we can provide

FF Solutions Group Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile

### Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care

### Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance

### Wealth Creation and Investments

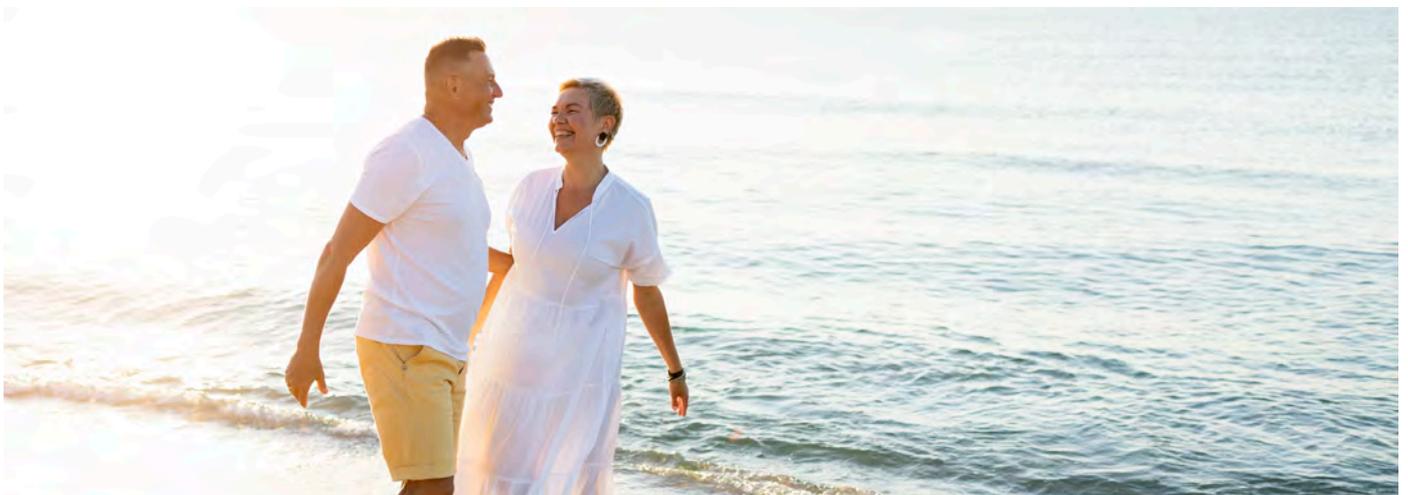
- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products

### Stockbroking Services

- Quality research on a wide range of Australian Companies and access to corporate issues
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing

### Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance



# The Advice Process & Documents You May Receive

Your Adviser will guide you through the advice process. This includes the following steps:

## Engagement & Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

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.

Your Adviser may also use an engagement document to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

## Strategy and Personal Advice

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).

## Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant Product Application Form. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## 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 takes into account 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.

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.

You may be required to sign a Consent Form that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

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

## How To Provide Instructions

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.





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## Financial Advice Remuneration

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided.

The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Your adviser may also offer the option of ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

All fees and commissions are initially paid to FF Solutions Group Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

### The Licensee

FF Solutions Group Pty Ltd receives a fee per Adviser for the provision of services required under its AFSL.





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## Brokerage and Portfolio Services Remuneration

### Payments you makes to us

- Brokerage is payable by you when we buy or sell securities, such as shares, warrants and options, on an authorised market. The amount of brokerage you pay will be determined in consultation with your adviser. A minimum charge may also apply to transactions. You will also have to pay GST on brokerage.
- We may charge you a fee, depending on the time we spend developing your plan, or depending on the value of funds you invest. This fee will be determined in consultation with your adviser but would normally be based on an hourly rate.
- We may charge you a management fee annually or in instalments, based on the value of your portfolio. This fee will normally be based on the amount under management.
- We may charge you administrative or miscellaneous fees covering (not fully inclusive) off market transfers, cancellations and rebooking, nominee fees, international custody, SRN enquiries, fail fees, late settlement or early settlement, bond custody and settlement etc.

### Payments and other benefits we may receive from financial product issuers (including GST)

- We may receive a payment called commission which is paid to us by the financial product issuer(s) (e.g. fund manager, CMA provider, or life insurance company). This can be paid in the following manner:
  - We may receive a one off payment from the financial product issuer at the time you invest or contract. These generally are calculated as a percentage of the amount you have invested, typically between 0% and 5.5% and are deducted from the amount invested.
  - We may receive ongoing payments, called trailing commissions, from a financial product issuer during the time you hold an investment product. On investment products these trails typically range between 0% and 1.1%.

- Example – If you invested \$10,000 in an unlisted investment product and we charged you an initial commission of 1.65% and received an ongoing commission of 0.55% from the financial product issuer, then:
  - FF Solutions Group would receive \$165 as an initial commission; and
  - FF Solutions Group would receive \$55 per annum as an ongoing commission for the period you continue to own the product.
- We do not charge clients any brokerage in connection with subscriptions for shares in IPOs (the exception being new listings of Listed Investment Companies (LICs)). We may, however, receive a fee from the issuer for handling the application as disclosed in the relevant prospectus and/or allocation letter.
- In connection with on-market warrant purchases from warrant issuers, we may receive incentive fee payments from those warrant issuers as disclosed in the relevant Issuer Offering Circulars. As a guide these fees may range between 1.1% and 2.2% of the on-market transaction value.

- FF Solutions Group does not provide its own margin lending facilities. Where wholesale clients borrow through margin lending arrangements facilitated by our business connections, we may receive a trailing commission of up to 0.275%, and potentially an 'override commission' of up to 15 basis points, of the outstanding balance of such loans.



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## Brokerage & Portfolio Services Financial Planning Fees

### Transaction-based services.

Entry fees, including commissions: 0%-5.5%  
Ongoing commission: 0%-1.1%  
Clients may choose to have all entry fees/  
commissions rebated and pay for services on a  
fee basis.

### Fee-based services

Initial consultation Nil or as agreed at interview.  
Written report Negotiated fee\*\*  
Ongoing portfolio service Negotiated fee\*\*  
Administration services Negotiated fee\*\*

\*\*Quoted in statement of advice

### Private superannuation services

Written investment strategy up to a maximum of  
\$550.  
Hourly rates for professional time in attendance  
and will depend on the seniority and experience  
of the adviser and will be quoted in the statement  
of advice or other written report.

### International investments and custody fees excluding GST where applicable) (effective 1 June 2021)

FF Solutions Group, in conjunction with the  
relationships it has with international brokers, can  
enable its clients to access approximately 35  
select exchanges across 16 countries including in  
North America, Europe, Asia and New Zealand.  
Outlined below is a summary of the International  
transaction and custody related fees associated  
with these services which may be charged, in  
conjunction with the standard brokerage charges  
outlined earlier in the FSG.

The fees outlined below are negotiable with your  
adviser, taking into account factors like the value  
of your overall portfolio, existing international  
holdings and/or frequency of international  
transactions.

Please note: Majority of the fees outlined below  
are subject to change due to exchange rate  
fluctuations and/or at the discretion of  
international exchanges and brokers.

### Transaction-related fees

Foreign exchange costs: up to 0.60% over the spot  
rate, charged by Auburn Capital on the day of  
the trade.

Native currency settlement fee: AUD\$100.00  
International exchange market fees/taxes: vary  
from exchange but will be passed on where  
applicable.

#### Custody-related fees

Security transfer fees: min. AUD\$55.00

Certificate lodgement: min. AUD\$82.50

Invalid certificate lodgement: min. AUD\$100.00

Request to certificate holding: min. AUD\$150.00

Bond custody fees: min. fee of \$550 up to \$2,750  
including GST, where Bond portfolio value around  
\$2million. Fees are negotiable if Bond portfolio  
above \$2million.

Annual custody fee: FF Solutions Group also  
reserves the right to charge an annual custody  
fee.



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**Taxation:** different taxation rules apply in international markets, as such, you may be required to complete additional forms to avoid additional taxes being applied (e.g. W-8BEN form for US investments to avoid withholding taxes).

W-8BEN Fee: FF Solutions Group reserves the right to charge a W-8BEN processing fee.

New form processing: A\$150.00, renewal: A\$100.00.

Where applicable, any additional fees charged by the company or registry will be passed on to the client.

### Managed portfolio service (Praemium)

Praemium is offered under a fee-for-service arrangement. The Praemium fee structure is determined in consultation with your adviser to ensure that a cost effective, total solution is tailored to your specific requirements and may be dependent on many factors such as the level of service required, type and number of investments held as well as the nature and cost of other services you require.

The fee structure for the Praemium service will be clearly detailed in a personalised statement of advice (where personal advice is provided) or a financial strategy document.

As a guide, the minimum annual fees (incorporating the administration and adviser fees) will be:

- 1.25% on the first \$250,000 of portfolio value
- 1.0% on the next \$250,000 of portfolio value
- 0.75% on the value of the portfolio exceeding \$500,000.

These fees are exclusive of GST and are charged to your account monthly in arrears. In most cases the fees are tax deductible.

A minimum annual fee, establishment fee and/or exit fees may also apply and will be negotiated with your adviser.

Please note that brokerage and other fees may also apply.





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## Complaints

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

1. Contact our complaints department to discuss your complaint.

Phone 1300 927 927  
Online [www.ffiolutionsgroup.com.au](http://www.ffiolutionsgroup.com.au)  
Email [enquiries@ffiolutionsgroup.com.au](mailto:enquiries@ffiolutionsgroup.com.au)  
Mail Claims Manager c/o  
FF Solutions Group Pty Ltd  
PO Box 2974, Cheltenham VIC, 3192

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.

Phone 1800 931 678 (free call)  
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

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001. Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## Privacy

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and para-planning service providers

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 including India. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

FF Solutions Group Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here:

[www.ffiolutionsgroup.com.au](http://www.ffiolutionsgroup.com.au), alternatively one can be requested in person.



## Financial Adviser Profiles

### **Daniel Feldman** Principal Adviser

Authorised Representative Number: 1002820



#### **Advanced Diploma of Financial Planning Member of the Financial Advice Association of Australia (FAAA)**

Daniel is an experienced Financial Adviser having provided advice for over 25 years worldwide and in Australia since 2010.

Daniel highly values long-term relationships with his clients and loves seeing them achieve their financial objectives and goals.

Daniel is Authorised on the following Financial Services and products:

- Superannuation
- Self-Managed Superannuation Funds
- Managed Investments
- Investment Bonds
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Pensions and Annuities
- Cash and Term Deposits
- Listed Securities (shares and other products)
- Life Insurance
- Aged Care
- Debt Management

As a director/proprietor of FF Solutions Group, Daniel is paid a salary and may also receive a percentage of profits from the Practice.

Daniel is a 50% shareholder of FF Solutions Group Pty Ltd and Family Financial Solutions Pty Ltd.

### **Scott Foster** Principal Adviser

Authorised Representative Number: 1241534



#### **Graduate Diploma - Financial Services Member of the Financial Advice Association of Australia (FAAA)**

Offering financial advice since 2016 and with over a decade of experience in the finance industry, Scott is skilled in all areas of advice including more complex areas, such as SMSFs, securities and margin lending.

Scott's aim is to equip his clients with sound financial understanding, increasing their knowledge of financial matters, and aid them in becoming active participants in their own financial advice journey.

Scott is Authorised on the following Financial Services and products:

- Superannuation
- Self-Managed Superannuation Funds
- Managed Investments
- Investment Bonds
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Margin Lending
- Pensions and Annuities
- Cash and Term Deposits
- Listed Securities (shares and other products)
- Life Insurance
- Aged Care
- Debt Management

As a director/proprietor of FF Solutions Group, Scott is paid a salary and may also receive a percentage of profits from the Practice.

Scott is a 50% shareholder of FF Solutions Group Pty Ltd and Family Financial Solutions Pty Ltd.



## Financial Adviser Profiles

### Jabin Hallihan Senior Adviser

Authorised Representative Number: 1234882



#### Securities, Futures Markets & Managed Investments Accred. Program Stock Brokers & Financial Advisers Association (SAFAA)

Jabin has over 25 years of experience in stockbroking and wealth management.

His core area of investment experience lies in understanding his clients' needs, business and financial circumstances while customising an asset allocation and investment selection across Australian equities, US, European and Asian Pacific.

Jabin is Authorised on the following Financial Services and products:

- Financial Planning
- Managed Investments
- Listed Securities (shares and other products)
- Self- Managed Superannuation Funds
- Margin Lending
- Cash and Term Deposits

As a Senior Adviser, Jabin is paid a salary and may also be eligible for a revenue share arrangement.

### Connie Allie Senior Adviser

Authorised Representative Number: 413529



#### Advanced Diploma of Financial Planning, Graduate Certificate of Business Administration, Associate Diploma of Business Member of the Financial Advice Association of Australia (FAAA)

Offering financial advice since 2010 and with over two decades of experience in the finance industry including roles in Fund Management and Private Client relations in London and Melbourne.

Connie is skilled in all areas of advice including more complex areas, such as SMSFs, securities and Aged Care. Connie's aim is to equip her clients with sound financial understanding, increasing their knowledge of financial matters, and aid them in becoming active participants in their own financial advice journey

Connie is Authorised on the following Financial Services and products:

- Pensions and Annuities
- Cash and Term Deposits
- Listed Securities (shares and other products)
- Life Insurance
- Aged Care
- Superannuation
- Debt Management
- Self- Managed Superannuation Funds
- Managed Investments
- Investment Bonds
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management

As a Senior Adviser, Connie is paid a salary and may also be eligible for a revenue share arrangement.



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## Financial Adviser Profiles

### **Kevin Tate** Senior Adviser

Authorised Representative Number: 1004029



**Advanced Diploma of Financial Planning, Diploma of Financial Planning**  
**Member of the Financial Advice Association of Australia (FAAA)**

With over 25 years of experience, Kevin provides advice across all areas of financial planning, including wealth creation, superannuation and retirement planning, insurance, and specialised areas such as Divorce & Separation Financial Planning, Social Security and Aged Care.

Kevin is Authorised on the following Financial Services and products:

- Pensions and Annuities
- Cash and Term Deposits
- Listed Securities (shares and other products)
- Life Insurance
- Aged Care
- Superannuation
- Debt Management
- Self- Managed Superannuation Funds
- Managed Investments
- Investment Bonds
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management

As a Senior Adviser, Kevin is paid a salary and may also be eligible for a revenue share arrangement.



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1300 927 927

[enquiries@ffsolutionsgroup.com.au](mailto:enquiries@ffsolutionsgroup.com.au)

[www.ffiolutionsgroup.com.au](http://www.ffiolutionsgroup.com.au)