



TJL Financial Services Guide

Provided by TJL Financial Management Pty Ltd
Representative No. 1007587



**BUSINESS ADVISORY
FINANCIAL MANAGEMENT
ACCOUNTING
INSURANCE**



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Welcome to TJJ Financial Advisors!

Who Are TJJ?

We are a professional financial services team located in Forster on the NSW Mid North Coast. We have three divisions – Accounting and Business Advisory, Financial Planning and Insurance – and we work with business clients and individuals throughout Australia to secure every aspect of their financial future.

Our team brings together a wealth of knowledge and experience, and we will work closely with you to help you improve your financial position and achieve everything you're aiming for. We take a personal approach in getting to know our clients and our broad experience means that our different divisions can work together to come up with the best possible solutions for your unique circumstances.

TJJ are heavily involved in the local community and are proud to sponsor a number of local charities and sporting associations.



**Our experienced
Financial
Management team
can help with all
aspects of your
financial planning**



Helping You Make the Most Out of Your Money

We have one goal when working with you on Financial Planning – to give you the confidence that your financial needs will be taken care of in any situation. There are two ways we achieve this.

1. We make sure your money is working as hard for you as it can be
2. We make sure your current plans and activities are aligned to enable you to achieve both your short-term and long-term lifestyle goals.

From our very first meeting with you, we will make sure we understand your long term goals. Our recommendations will be put into a detailed strategic plan, and we will work with you until that plan covers everything you want it to.

SERVICES GUIDE PROVIDED BY

TJL Financial Management Pty Ltd as trustee for TJL Financial Services Unit Trust Authorised Representative No. 1007587 (**TJL Financial Management**)

Tony John Lumtin Authorised Representative No. 241243 (**Tony Lumtin**)

Geoffrey Patrick Isaacs Authorised Representative No. 1271973 (**Geoff Isaacs**)

Cameron Lee Dunk Authorised Representative No. 1291707 (**Cameron Dunk**)

Brandon Leigh Gilmour Authorised Representative No. 1297670 (**Brandon Gilmour**)

(together **we, us, our**)

As authorised representatives of TJL Wealth Solutions Pty Ltd ABN 29 647 315 473 AFSL No. 529187 (**Licensee**)

Date: 2 September 2024

Version: 3.1

The distribution of this financial services guide (FSG) is authorised by the Licensee.

FINANCIAL PLANNING DOCUMENTS

PURPOSE OF THIS DOCUMENT

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

NOT INDEPENDANT

Because we receive commissions on the sale of life risk insurance products that are not rebated in full to clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

ADDITIONAL DOCUMENTS YOU MAY RECEIVE FROM US

When we provide you with financial planning services you may receive:

- A Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may
- Request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- A Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.



FINANCIAL SERVICES WE CAN PROVIDE

The Licensee has authorised TJJ Financial Management to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:



Deposit and payment products (basic and non-basic deposit products)



Retirement savings accounts products



Debentures, stocks or bonds issued or proposed to be issued by a government



Securities



Life risk insurance



Standard margin lending facility



Interests in managed investments schemes including investor directed portfolio services



Superannuation

INSTRUCTIONS & FEES

HOW CAN YOU PROVIDE US WITH INSTRUCTIONS?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

WHO DOES THE LICENSEE ACT FOR?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

FEES

All fees are payable to TJI Financial Management. ALB Bridge Pty Ltd ATF Bridge Investment Trust, All for Teulu Pty Ltd ATF The Moore Isaacs Investment Trust, Profitcheck Pty Ltd ATF Rosemark Financial Trust, BG2 Family Pty Ltd ATF The Auscan Family Trust, and TJI Property Investment Pty Ltd ATF The Lumtin Property Trust are owners of the shares on issue in TJI Financial Management and the Licensee and share in the profits that they make.

PERSONAL ADVICE

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees starts at \$2,200 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in a SoA or RoA which will be provided to you.

ONGOING FEES

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as a percentage based on the value of your portfolio and are paid monthly. The minimum ongoing fee payable is \$3,300 per annum. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

EXECUTION FEE ONLY

These fees usually vary from \$150 - \$2,000 and will be disclosed to you prior to us undertaking execution only services.

COMMISSIONS & REBATES

INSURANCE COMMISSIONS

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be 66% of the first year's annual premium.

We also receive an ongoing commission payment of 22% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 66%, we will receive \$1,320. The issuer will pay us 22% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$440 per year. You will be advised of the exact amount of these commissions in the SoA or RoA.

OTHER BENEFITS

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

ADVISER REMUNERATION

Our individual authorised representatives are paid a base salary and do not receive commissions from product issuers. However, Tony Lumtin and Geoffrey Isaacs and their related identities own shares on issue in TJJ Financial Management and the Licensee and shares in the profits that they make.

ASSOCIATIONS

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

CONFLICTS OF INTEREST

Our advisers may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

MAKING A COMPLAINT

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (AFCA). You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.tjlbiz.com.au

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

PRIVACY & COMPENSATION

YOUR PRIVACY

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at www.tjlbiz.com.au

COMPENSATION ARRANGEMENTS

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.



TONY LUMTIN

MANAGING DIRECTOR

Tony is a qualified Chartered Accountant and Financial Advisor with over 25 years' experience in the accounting and financial advice field, uniquely advising in all facets of small to medium enterprise, ensuring that clients' goals and objectives are looked at holistically.

Through his background in Business Advisory he is able to identify and provide structuring advice, taxation compliance and planning, management reporting services and wealth creation strategies, working closely with clients to assist in the growth of both their business and personal lives. Throughout his career he has gained experience in small and medium family-based businesses, as well as large listed and non-listed entities.

QUALIFICATIONS

- Ethics and Professionalism in Financial Advice, KAPLAN, 2020
- Client Engagement Skills, KAPLAN 2021
- Self-managed superannuation package, KAPLAN, 2016
- Diploma of Financial Services (Financial Planning), FINSIA, 2005
- Tier 1 Margin Lending – Personal Advice, KAPLAN, 2019
- Bachelor of Commerce, University of Western Sydney, 2001

MEMBERSHIPS

- Institute of Chartered Accountants in Australia
- Member of the Financial Advice Association Australia (FAAA)

AUTHORISED FINANCIAL SERVICES

The Licensee has authorised Tony Lumtin to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- Deposit and payment products (basic and non-basic deposit products);
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life risk insurance;
- Interests in managed investments schemes including investor directed portfolio services;
- Retirement savings accounts products;
- Securities;
- Standard margin lending facility; and
- Superannuation



GEOFF ISAACS

SENIOR FINANCIAL PLANNER

Geoff joined TJI in June 2020 as a senior financial advisor and became a Director in July 2022.

Having developed a significant knowledge base across the financial planning spectrum, Geoff strongly believes the basis for quality advice is a deep understanding of a clients' goals, both financial and lifestyle-based. Geoff works with a wide range of clients and understands that each client's situation is unique and requires tailored outcomes to help them achieve their objectives.

QUALIFICATIONS

- Certified Financial Planner, FAAA, 2021
- Bachelor of Business (Financial Planning), RMIT Melbourne, 2017

MEMBERSHIPS

- Member of the Financial Advice Association Australia (FAAA)

AUTHORISED FINANCIAL SERVICES

The Licensee has authorised Geoff Isaacs to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- Deposit and payment products (basic and non-basic deposit products);
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life risk insurance;
- Interests in managed investments schemes including investor directed portfolio services;
- Retirement savings accounts products;
- Securities;
- Superannuation



CAMERON DUNK

FINANCIAL ADVISOR

Cameron is one of TJL's highly qualified Financial Planners. Cam likes to look at the big picture and enjoys working with people to create plans to better their financial situation. He is truly passionate about investing having completed a Research Thesis on the relationship between share prices and dividend policy in Australia for his Honours degree where he received Class I Honours.

Cam was born and raised in Forster and likes to spend his spare time with his family and friends enjoying the beautiful area we live in. He also enjoys his sports and has involvement in the local touch football and rugby league clubs.

QUALIFICATIONS

- Certified Financial Planner, FAAA, 2024
- Tier 1 Margin Lending – Personal Advice, KAPLAN, 2022
- Graduate Diploma in Financial Planning, University of New England, 2020
- Diploma of Financial Planning, Monarch Institute, 2019
- Bachelor of Commerce (Honours), University Of Newcastle, 2017
- Bachelor of Commerce (Economics and Finance), University of Newcastle, 2016
- Bachelor of Business (Management), University of Newcastle, 2016

MEMBERSHIPS

- Member of the Financial Advice Association Australia (FAAA)

AUTHORISED FINANCIAL SERVICES

The Licensee has authorised Cameron Dunk to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- Deposit and payment products (basic and non-basic deposit products);
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life risk insurance;
- Interests in managed investments schemes including investor directed portfolio services;
- Retirement savings accounts products;
- Securities;
- Standard margin lending facility; and
- Superannuation



BRANDON GILMOUR

FINANCIAL ADVISER

Brandon joined the TJL team in 2016 after branching away from 8 years in the banking industry. She holds a Diploma in Financial Planning and a Graduate Diploma in Financial Planning which she completed in 2022. Since joining the team she has become a valued adviser in the Financial Planning division while also handling compliance and customer relations.

Brandon likes to spend her free time enjoying the beautiful area of Forster Tuncurry area with her husband and 2 young children.

QUALIFICATIONS

- Graduate Diploma in Financial Planning, KAPLAN, 2022
- Diploma of Financial Planning, KAPLAN, 2020

MEMBERSHIPS

- Member of the Financial Advice Association Australia (FAAA)

AUTHORISED FINANCIAL SERVICES

The Licensee has authorised Brandon Gilmour to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- Deposit and payment products (basic and non-basic deposit products);
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life risk insurance;
- Interests in managed investments schemes including investor directed portfolio services;
- Retirement savings accounts products;
- Securities;
- Superannuation

Contact our Team of Financial Professionals



02 6554 9511

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