

## **KODARI SECURITIES PTY LTD**

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CORPORATE AUTHORISED REPRESENTATIVE (399556) OF INTERPRAC FINANCIAL PLANNING PTY LTD (AFSL 246638)

INTERPRAC FINANCIAL PLANNING PTY LTD

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## **FINANCIAL SERVICES GUIDE**

### **ISSUE DATE**

This Financial Services Guide (FSG) is dated 1<sup>st</sup> of July, 2021 and replaces all previous versions.

### **About KOSEC**

KOSEC is not owned by any Fund Manager or Institution.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

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 will be provided upon your request or it can be found at <http://www.kosec.com.au/privacy-security>

### **About Your Advisers**

Your advisers are remunerated in a variety of ways including salary, wages, bonuses and commissions based on sales generated.

We will only offer you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your

particular financial needs, objectives and financial circumstances. You need to take this into account before deciding whether or not to act on it.

Acting as your agent, we will buy and sell securities on the Australian Securities Exchange ("ASX") under your instruction. Once your securities has been bought or sold, you will receive a contract note or confirmation from us or the executing broker setting out the details and costs of the transaction. We will not accept orders for 'short sales' on ASX. A short sale is where the seller does not presently hold or have the immediate right to hold the title to the security.

KOSEC and InterPrac Financial Planning are not participants of the ASX and will always engage an executing broker to effect transactions. Executing brokers are clearing participants or engage a clearing participant to settle trades on ASX. InterPrac Financial Planning has relationships with several executing brokers who are ASX Market Participants including Morrison Securities Pty Ltd. Your Advisers operate within a Board Approved Product List.

## **Financial Services Your Adviser Provides**

The financial services and products which KOSEC can provide and arrange general advice to retail and wholesale clients within Australia comprise:

- Deposit Products;
- Securities;
- Derivatives (Limited to Old Law Securities, options, contracts and warrants.)
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance; (By referral)
- Margin Lending (subject to client understanding of Margin Lending Gearing).

## **About Your Adviser Profile**

We understand how important financial advice is, and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide – Part 1 and an Adviser Profile – Part 2, to you prior to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by, Kodari Securities Pty Ltd (hereafter referred to as KOSEC), Corporate Authorised Representative No 399556 of InterPrac Financial Planning

Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage KOSEC to prepare financial advice for you.

If you have not received a copy of our Financial Services Guide – Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

## **Fees and Payments**

The Financial Advisers of KOSEC are professional advisers who receive payment for the advice and services provided.

KOSEC receives remuneration through commission rebates and a yearly advisory fee.

KOSEC charges a 1.1% Commission Fee with a minimum of \$33 per securities transaction and an annual General Advice fee of \$9,990 (including GST) for KOSEC's standard service or \$19,990 (including GST) for KOSEC's premium service.

KOSEC's advisers and authorised representatives may from time to time receive non-cash benefits with a cash value less than \$300. Details of benefits between \$100 and \$300 will be maintained on a register. These benefits will normally be one off and will not be received from a product provider on a regular basis.

## **To Obtain Services From Us**

If you do not have a nominated advisor, you can contact us at -

Office Address: KOSEC - Kodari Securities Pty Ltd, Chifley Tower 2 Chifley Square, Sydney NSW 2000

**T:** 02 9955 3151 | **F** 02 9223 7328 | **E** info@kosec.com.au

## **General Financial Advice**

We will only offer you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances. You need to take this into account before deciding whether or not to act on it.

## **Will You Give Me Advice That Is Suitable To My Investment Needs And Financial Circumstances?**

No. KOSEC is authorised for General Advice only which does not take into account your particular circumstances, such as your objectives, financial situation and needs.