

# Financial Services Guide

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## Part 2 (Adviser Profile – Jason Dix)

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Version 2.0

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## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 22/03/2023 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Carrington Financial Holdings Pty Ltd ('CFH').

I am authorised by CFH to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by CFH to distribute this FSG.

Carrington Financial Holdings Pty Ltd ('CFH')  
ABN 73 628 407 894  
Australian Financial Services Licence No. 511269 ('AFSL')  
9a-11 Anzac Highway, Keswick SA 5035.  
Email: [reception@carringtonfs.net](mailto:reception@carringtonfs.net)  
Website: [www.carringtonfs.net](http://www.carringtonfs.net)

## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Jason Dix and Carrington Financial Services SA Pty Ltd (Carrington Financial Services).

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Jason Dix and/or Carrington Financial Services. The term 'Representatives' refers generally to CFH's Authorised Representatives.

My Authorised Representative number is 407108 and the Corporate Authorised Representative number for Carrington Financial Services is 438209.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry. I have spent over 8 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to CFH, I worked for various financial organisations.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner®. I hold a Diploma of Financial Planning, a Bachelor of Business (Banking and Finance) and am a member of the Financial Planning Association of Australia Limited. I have passed the Financial Adviser Standards and Ethics Authority (FASEA) exam.

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Carrington Financial Services (ABN 78 079 154 126) as a Director. Fees and commissions are paid to Carrington Financial Services by CFH for distribution to me.

Carrington Financial Services is also a Corporate Authorised Representative of CFH and is a related company of CFH. Carrington Financial Service's Authorised Representative number is 438209.

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by CFH to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares);
- Superannuation products; and
- Self-Managed Superannuation Funds.

#### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by CFH to provide advice or services in the following areas:

- MDA services;
- Derivatives;
- Consumer credit advice and assistance;
- Strategic advice about consumer credit and consumer credit referrals;
- Finance broking.

Please ask me if you would like a referral for these services. No referral fees are requested or accepted.

#### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### PRIVACY STATEMENT

In addition to the information provided in the CFH FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.carringtonfs.net](http://www.carringtonfs.net) and/or by calling us on (08) 8272 6444.

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to CFH.

CFH receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to Carrington Financial Services.

I receive director fees and profit share as a director of Carrington Financial Services SA Pty Ltd, as determined by that company as appropriate from time to time.

I have an association with Carrington Financial Services ('the Practice') under a service arrangement. I will receive as remuneration up to 100% of the Advice Fees and Product Commissions paid to CFH.

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$6,600) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a range from \$1,200 incl. GST (min.) to \$5,500 incl. GST (max.); and/or
  - b. up to 66% incl. GST of the premium; and/or
  - c. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;whichever is the greater.
- 3) **Review:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, we will establish a Fixed Term Agreement for a period of 12 months. If you choose to have me provide this service, you may be charged a:
  - a. flat fee ranging from \$300 to \$33,000 incl. GST or
  - b. up to 2.20% incl GST based on the total funds under management. [PB1] For example, if total funds under management were \$500,000, a 2.2% incl GST fee would equate to \$11,000.
- 4) **One-off (ad hoc fees):** I may charge a one-off (ad hoc) fee if you require advice outside of a Fixed Term Agreement. These fees are calculated on an hourly basis and range from \$350 to \$550 per hour incl GST.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

**WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?**

CFH receives 100% of fees, commissions and incentives and may pay up to 100% of these fees and commissions to Carrington Financial Services. Business expenses are deducted from this payment like any other business. The directors of Carrington Financial Services have a profit share arrangement to distribute company profits annually to shareholders and staff.

**WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?**

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

**WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?**

If we refer you to another business to provide you with services, we do not request or accept referral fees.

**SECTION 4**

**CONTACT & ACKNOWLEDGMENT**

**HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER**

<b>Your Financial Adviser:</b>	Phone: 08 8272 6444 Fax: 08 8272 6222
Jason Dix and Carrington Financial Services	Email: <a href="mailto:jdix@carringtonfs.net">jdix@carringtonfs.net</a> Website: <a href="http://www.carringtonfs.net">www.carringtonfs.net</a>
<b>Practice details:</b>	Phone: 08 8272 6444 Fax: 08 8272 6222
Carrington Financial Services 9a-11 Anzac Highway Keswick SA 5035	Email: <a href="mailto:reception@carringtonfs.net">reception@carringtonfs.net</a> Website: <a href="http://www.carringtonfs.net">www.carringtonfs.net</a>

**ACKNOWLEDGMENT – CLIENT COPY**

I/We acknowledge that I was/we were provided with the CFH Financial Services Guide Part 1 dated 22/03/2023 and Part 2 (Adviser Profile) dated 22/03/2023.

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

**ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)**

I/We acknowledge that I was/we were provided with the CFH Financial Services Guide Part 1 dated 22/03/2023 and Part 2 (Adviser Profile) dated 22/03/2023.

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date received: \_\_\_\_\_

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