
Financial Services Guide

Date – 01 July 2021

Contact Us:

AYR

146 Queen Street, Ayr, QLD 4807

PO Box 1425, Ayr, QLD 4807

Phone: 07 4783 1767

Fax: 07 4783 7107

Email: admin@grassofs.com.au

TOWNSVILLE

8 Martinez Avenue, The Lakes, West End, QLD 4810

PO Box 470, Garbutt East, QLD 4814

Phone: 07 4779 2079

Fax: 07 4779 2085

This Financial Services Guide has been authorised for distribution by the authorising licensee:

JGTS Advice Pty Ltd

ABN 35 632 644 332

Australian Financial Services Licence No. 515921 (AFSL)

PURPOSE OF THIS FINANCIAL SERVICES GUIDE

Before providing personal financial advice, Grasso Financial Services is required by law to provide you with a Financial Services Guide (FSG).

This Financial Services Guide ('FSG' or the 'Guide') provides you with important information about JGTS Advice Pty Ltd as the Licensee and its Authorised Representatives, who will provide you with the financial services described in this Guide. The purpose of this FSG is to help you evaluate and make an informed decision about whether to use the financial services described in this Guide.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

As the holder of an AFSL, JGTS Advice Pty Ltd is responsible for the financial services we provide to you and acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, JGTS Advice Pty Ltd, as the holder of an AFSL, is only responsible for the services offered in the FSG and does not act on behalf of any other person or licensee.

The law requires and JGTS Advice Pty Ltd has arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by JGTS Advice Pty Ltd's and/or its Authorised Representatives.

We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser.

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JGTS Advice Pty Ltd

ABN 35 632 644 332 holder of
Australian Financial Services Licence No. 515921

146 Queen Street, Ayr QLD 4807
Po Box 1425 Ayr QLD 4807

Email: info@JGTSadvice.com.au

Website: www.grassofinancialservices.com.au

ABOUT JGTS ADVICE PTY LTD

JGTS Advice Pty Ltd obtained its Australian Financial Services Licence, issued by the Australian Securities and Investments Commission (ASIC) in 2019.

JGTS Advice was established as the Licensing arm of Grasso Financial Services which has been providing high quality advice and services for over 13 years.

Grasso Financial Services is a Corporate Authorised Representative of JGTS Advice Pty Ltd. Your Advisers are Representatives of Grasso Financial Services.

As an Authorised Representative, we act on behalf of JGTS Advice Pty Ltd when providing the financial services we are authorised to provide under JGTS Advice Pty Ltd's AFSL.

Further information about the services your financial adviser is authorised to provide, is set out in Part 2 Adviser Profile.

NOT INDEPENDENT

JGTS Advice Pty Ltd receives commission on the sale of life risk insurance products as well as a product association with Hub24 through our GFS SMAs. As such, we are neither independent, impartial, or unbiased as defined in Section 923A of the Corporations Act.

THIS GUIDE CONSISTS OF TWO PARTS:

PART 1 contains important information on the following:

- The financial services we offer;
- Our Advice Process: the process we follow to provide financial services;
- Our documentation: the documentation you may receive as part of the advice process;
- Our Fees: fees we receive and how we, our associates, and JGTS Advice Pty Ltd are paid;
- Financial Incentives: any arrangements which may influence our advice to you;
- Privacy: how we and JGTS Advice Pty Ltd protect your privacy; and
- Our Complaints Procedure: who to contact if you have a complaint or if you are not satisfied with the services provided.

PART 2 is an Adviser Profile and includes information on the following:

- About Your Adviser (Section 1);
- The Services your adviser is authorised to provide (Section 2) and
- Contact and Acknowledgement (Section 3).

References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either JGTS Advice Pty Ltd, your 'Corporate Authorised Representatives' of JGTS Advice Pty Ltd or your representative of Grasso Financial Services as the context requires.

PART 1

WHAT WE DO

WHAT FINANCIAL SERVICES DO WE OFFER?

We are authorised, on behalf of JGTS Advice Pty Ltd to provide advice and deal in the following financial products (unless otherwise stated in Part 2 of this Guide):

- 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 Super Funds

Some of the financial services we are authorised to provide you (unless otherwise stated in Part 2 of this Guide) are:

- Financial planning advice;
- Wealth accumulation advice;
- Superannuation advice, including self managed superannuation funds (SMSF);
- Managed investments including separately managed accounts (SMA)
- Life and disability insurance advice;
- Gearing strategies;
- Redundancy advice;
- Retirement advice;
- Cash flow advice;
- Social security benefits advice;
- Aged care advice
- Estate planning services (financial planning).

OUR ADVICE PROCESS

To ensure we provide personal advice that is appropriate to your needs, your adviser (referred to as 'we' below) will follow a step-by-step process as outlined below:

Initial Engagement

- We will meet with you for an initial consultation to discuss your expectations and provide you with details of the services we offer.

Information Gathering and Strategy Discussions

- We will gather all relevant information needed from you to develop a clear understanding of your financial situation, needs and objectives and help to identify and prioritise your financial and lifestyle goals. Where relevant we will also discuss your attitude towards investment risk.
- We will discuss and agree on the scope of the advice to be given.
- If you do not wish to provide the information we require, we will advise you of possible consequences of not disclosing your full personal information and the impact on any recommendations. This may include not being able to provide advice on the subject matter you request.
- Based on our discussions and the research we have conducted, we will devise strategies to help you achieve your financial goals.

Advice recommendations

- Our recommendations will be presented to you in a written Statement of Advice (SoA), or in some cases depending on the circumstances, a Record of Advice (RoA). A SoA sets out the scope and basis for the advice and how it addresses your needs and objectives. It will also disclose fees and charges payable by you and any remuneration and benefits we may receive.
- Where we recommend financial products, we will provide you with a Product Disclosure Statement (PDS) containing information about each product being recommended, to help you make an informed decision about whether to invest in or acquire that product.
- We will discuss our recommendations with you, make any changes you require and where you would like us to implement those recommendations on your behalf, we will work closely with you to implement your financial plan.

Staying on track

- To ensure that the advice we provide continues to meet your needs and objectives, we offer an ongoing review service where we will meet with you to ensure that your financial plan remains appropriate to you.
- Should you wish to have us engage in ongoing review service, we will provide you with an Ongoing Fee Arrangement (OFA) which will provide you with the ongoing scope of the advice and services to be provided and the cost for this service. We will review your OFA on an annual basis.
- Where you do not wish to participate in an ongoing fee arrangement, you will be responsible for ensuring that your arrangement remains appropriate for you. Should your situation change, or you require additional advice, you can contact us at any time and we can provide you with a review service on a fee for service basis.

WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available for recommendation by our financial advisers when they provide personal advice. Details of the available products we can recommend are contained in our Approved product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

When providing personal advice to you, we will only recommend a product to you after considering its appropriateness to your objectives, financial situation and needs. The recommendations will be made after conducting research into the financial product and may require us to research and consider a financial product which is not on the APL.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO US?

Should you wish to make changes to your financial plan or provide further instructions to us, you can contact us by using any of the contact details provided in Part 1 or Part 2 of this FSG.

You may specify how you would like to give us instructions, for example, by phone, fax or email. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

INFORMATION YOU WILL RECEIVE WHICH YOU WILL NEED TO CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

ADVICE DOCUMENTS

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in certain circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations.

These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers. This document will enable you to make an informed decision on whether to act on our advice.

Where a further review is conducted and personal advice is provided, we will provide further advice in the form of either a Statement of Advice (SoA) and/or Record of Advice (RoA). A RoA relies on the information provided in the previous SOA.

In some circumstances we are not required to provide you with a copy of the RoA for this further advice and will instead hold the document on file. Where this is the case, you may request a copy from us at any time. You may request a copy of your SOA or ROA for up to 7 years after the date it was provided.

DISCLOSURE STATEMENT

When financial products are recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure documents issued by the product provider. It contains additional information about the financial product, such as how it works, the risks, benefits, features and the fees payable in respect of the product.

In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

OTHER DOCUMENTS YOU MAY RECEIVE.

CLIENT QUESTIONNAIRE

For us to provide you with financial advice, we must first gather all your relevant information, which involves you completing and signing a Client Fact Find Questionnaire.

RISK PROFILE QUESTIONNAIRE

Before we can assist you with investing, we need to take into account your investment goals, timeframe and attitude to risk—helping you achieve the right balance of risk and return and in making important investment decisions. To enable us to do this, you will need to complete a 'Personal Financial Risk Tolerance' questionnaire to determine your Risk Profile and the level of investment risk you are willing to accept.

OTHER SERVICES

We do not provide services other than financial planning services. We may refer you to external or related party businesses for other services such as accounting.

Examples of the services which JGTS Advice Pty Ltd is not responsible for include:

- general insurance services (e.g. car insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- credit activities;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

WHAT TYPE OF FEES, COMMISSIONS AND PAYMENTS DO WE RECEIVE FOR OUR SERVICES?

The types of fees, commissions and other benefits that may be received by us and by JGTS Advice Pty Ltd include the following:

- Initial and Ongoing advice Fees paid by clients;
- Commissions we may receive from product providers;
- Other payments by product providers;

Details of any fees, commissions or other benefits that we, JGTS Advice Pty Ltd or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, we are 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 or support provided by a product issuer or that relate to educational and training purposes.

WHAT FINANCIAL INCENTIVES MAY INFLUENCE OUR ADVICE TO YOU?

SMA DISCLOSURE

Grasso Financial Services provides advice on the Grasso Financial Service (GFS) Separately Managed Accounts (SMA), which are designed for investors who require professional investment management, with the flexibility and transparency of direct asset ownership.

Quilla Consulting Pty Ltd (ACN 600 052 659, AFSL 511401) have been selected as an external asset consultant, to operate as the Portfolio Manager responsible for designing and managing the composition of the managed portfolios. They are also responsible for the implementation and ongoing management of the portfolios and will work with the Grasso investment committee who will provide oversight and governance on portfolio management recommendations, including but not limited to recommendations on asset allocation, investment selection and portfolio rebalancing.

Quilla charge a fee for these consulting services. However, these fees have been offset in full by the investment management fees collected from client funds currently invested in the GFS SMAs (refer to the PDS for more detail).

Hub24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239 122) is the operator of the Investor Directed Portfolio Service, through which you can access the GFS SMAs and is responsible for implementing the investment instructions of the portfolio manager.

HUB24 charge an investment management fee of 0.21% p.a. (inc. GST), which is calculated as a percentage of the balance of the managed portfolio and paid to HUB24 from your cash account on a monthly basis. Of this fee, 0.133% p.a. (inc. GST) is paid to Quilla, the portfolio manager, for its services in relation to the Service, and to meet the costs of the asset consulting and the investment management services associated with the portfolio. Please refer to the PDS for more detail.

ASSOCIATIONS OR RELATIONSHIPS?

Grasso Financial Services is also a Corporate Authorised Representative of JGTS Advice Pty Ltd and is a related company of JGTS Advice Pty Ltd. Grasso Financial Services' Corporate AR number is 379997.

Any other relationships or associations we have that may influence our advice to you will be disclosed by each adviser in Part 2 (Adviser Profile) of this FSG.

SECTION 2

HOW WE CHARGE FOR OUR SERVICES

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 JGTS Advice Pty Ltd.

JGTS Advice Pty Ltd pays 100% of any fees and commissions received, to Grasso Financial Services.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of providing financial planning services, there are costs to you at various stages of the process. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your prior and informed consent to the fees before we provide you with advice or commencing work for you.

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

1. Complimentary First Meeting

We do not charge any fees for your initial appointment and discussion, where we will determine whether we can add value to your situation.

2. Advice Preparation and Recommendation:

For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$9,900) is payable. The advice fee covers the cost of research and preparing and delivering your SoA. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

3. 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 of the recommendations that we 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 \$660 (min.) to \$33,000 (max.); or
- b) \$175 to \$440 per hour; or
- c) 3.3% of the initial funds invested, or

whichever is the greater.

4. Ongoing Advice Service and Reviews:

If you choose to have a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee.

If you choose to have us engage in ongoing advice and services, we will provide you with an Ongoing Service Agreement (OSA) document. The Ongoing Service Agreement will detail the ongoing scope of the advice and services to be provided and the fees payable for these services.

The actual fee will depend on the complexity of your situation and a percentage of the funds under advice, but will not exceed the below per entity:

- a) An amount of up to \$44,000 p.a

5. Ad hoc advice

Where you do not wish to participate in an ongoing fee arrangement or if you require advice and/or service outside the scope of an existing engagement for Advice or an Ongoing Fee Agreement, we will notify you of any fees for this additional work prior to any work being done for you.

Note: We will discuss and agree on any fees before you engage us and prior to commencing work for you. This will include any fees charged by the product provider.

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.

PAYMENT METHODS

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

WHAT AMOUNTS DOES MY EMPLOYER RECEIVE FOR FINANCIAL SERVICES?

All fees and commissions are paid to JGTS Advice Pty Ltd of which 100% of these are then paid to Grasso Investments Trust, JFSP Investments Pty Ltd and TLC Family Trust trading as Grasso Financial Services.

DOES THE LICENSEE CHARGE ANY FEES?

JGTS Advice Pty Ltd will not charge you any additional fees.

REFERRAL FEES

We do not receive any fees or commissions if we refer you to another business or professional adviser.

We do not pay any fees or commissions for clients that are referred to us from other professional advisers.

COMMISSIONS - LIFE INSURANCE PRODUCTS

Initial and ongoing commissions from insurance providers may be received by JGTS Advice Pty Ltd. These commissions are paid by the company that issues the product that we recommend to you and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year and ongoing commissions are payments paid by product issuers in the years after the first year.

If you initiate an increase to your cover, JGTS Advice Pty Ltd may receive an initial commission and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

You will find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you will also find details of the commission that JGTS Advice Pty Ltd and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

If the initial commission is higher than the ongoing commissions, the maximum commission that JGTS Advice Pty Ltd may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase excl. GST)	Ongoing commission (% of annual policy cost or increase excl. GST)
Prior to January 2020	0 - 140%	0 – 38.5%
From 1 January 2020*	0 - 60%	0 - 20%

Example

On 2 April 2018, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to JGTS Advice Pty Ltd in respect of this increase will be \$80 (80% excl. GST) as the increase has occurred in 2018. The ongoing commission payable to JGTS Advice Pty Ltd in respect of this increased policy cost will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 2 April 2019). These commissions will be passed onto us.

On the 2 April 2020, you decide to increase your insurance cover again. The cost of this increased cover is \$100. The initial commission payable to JGTS Advice Pty Ltd in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to JGTS Advice Pty Ltd in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your Insurance cover (i.e. 2 April 2021).

SECTION 3

PRIVACY STATEMENT

WHY WE COLLECT YOUR PERSONAL INFORMATION?

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

JGTS Advice Pty Ltd is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

OTHER IMPORTANT INFORMATION

PRIVACY POLICY

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available on our website www.grassofinancialservices.com.au

It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal
- information in more detail.

We will update our privacy policy from time to time.

Where you have provided information to us about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

DEFINITIONS

“We”, “our”, “us” means JGTS Advice Pty Ltd and its Authorised Representatives.

SECTION 4

OUR COMPLAINTS PROCEDURE?

WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR SERVICES?

Both we and JGTS Advice Pty Ltd endeavor to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Please contact us first about your concerns so we can address them immediately.
2. If your concern is not resolved to your satisfaction, you may contact JGTS Advice Pty Ltd by:

Writing:

Advice Dispute Resolution Team
PO Box 1425
Ayr, QLD 4807

Email:

info@jgtsadvice.com.au

3. If your concern is not resolved to your satisfaction, you may then refer your matter to the Australian Financial Complaints Authority (AFCA), an independent complaints handling body.

AFCA independently and impartially resolves disputes between consumers, including some small businesses, and participating financial services providers.

AFCA provides an independent dispute resolution process covering complaints about financial services including: banking, credit, loans, life insurance, financial planning, investments, stock broking, managed funds and pooled superannuation trusts.

You may contact AFCA by:

Writing:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email:

Info@afca.org.au

Website:

www.afca.org.au

Phone:

1800 931 678

professional standards you can lodge your written complaint with the Financial Planning Association (FPA).

The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

Writing to:

Professional Accountability Manager
Financial Planning Association of Australia Ltd
GPO Box 4285, Sydney 2001

Email:

Professional.standards@fpa.asn.au

5. If your concern relates to the handling or use of your privacy information, you may contact the Office of the Australian Information Commission on:

Writing:

GPO Box 5218, Sydney NSW 2001

Email:

enquiries@oaic.gov.au

Phone:

1300 363 992

6. The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Writing:

Australian Securities & Investments Commission
GPO Box 9827
Your Capital City

Website:

www.asic.gov.au

Phone:

1300 300 630

4. If your concern relates to a breach of ethical or

Part 2 (Adviser Profile)

This section is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) and should be read together with Part 1. Part 2 sets out specific details about me as a Representative of Grasso Financial Services, Corporate Authorised Representative of JGTS Advice Pty Ltd.

I am authorised by Grasso Financial Services and JGTS Advice Pty Ltd to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG.

I have also been authorised by Grasso Financial Services and JGTS Advice Pty Ltd to distribute this FSG.

SECTION 1

ABOUT YOUR ADVISER



WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is **John Grasso**.

AFS Representative Number 303074.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to John Grasso, Grasso Financial Services and JGTS Advice Pty Ltd. The term 'Representatives' refers generally to the Representatives of Grasso Financial Services, which is an Authorised Representative of JGTS Advice Pty Ltd.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

Since establishing Grasso Financial Services in Ayr in 2006, I have gained extensive experience in the financial planning industry.

I have spent over 14 years as a Financial Adviser offering advice to individual clients as well as small and large business clients.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I have completed a Diploma of Financial Services (Financial Planning) as well as a Master of Financial Planning.

I am a Self Managed Super Fund Specialist™ and an ASX Accredited Listed Products Adviser.

I hold a membership with the Financial Planning Association of Australia Limited and am a qualified Justice of the Peace.

SECTION 2

THE SERVICES I PROVIDE

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

I am authorised by JGTS Advice Pty Ltd 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 Super Funds

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

I am not authorised by JGTS Advice Pty Ltd to provide advice or services in the following areas:

- Derivatives
- MDA Services

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

In addition to the information provided in Part 1 of this document, I have an association with Grasso Investments Trust, JFSP Investments Pty Ltd and TLC Family Trust trading as Grasso Financial Services, ABN 12 193 904 780, as an employee and partner.

I am paid a salary and equity distributions and do not receive product commissions or sales incentives.

I also have an association with JGTS Advice Pty Ltd, ABN 35 632 644 332 as a Director and Shareholder.

SECTION 1

ABOUT YOUR ADVISER



WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Tonia Sanderson.

AFS Representative Number 267885.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Tonia Sanderson, Grasso Financial Services and JGTS Advice Pty Ltd. The term 'Representatives' refers generally to the Representatives of Grasso Financial Services, which is an Authorised Representative of JGTS Advice Pty Ltd.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 17 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to joining Grasso Financial Services, I was a Financial Adviser with Retireinvest and ABN Amro Morgans and previous to this, held various other roles with financial organisations. I have a total of 30 years in the financial services industry.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I have completed an Advanced Diploma of Financial Services (Financial Planning) as well as a Master of Financial Planning.

I am a Self-Managed Super Fund Specialist™ and an ASX Accredited Listed Products Adviser.

I am an Accredited Aged Care Professional.

I hold a membership with the Financial Planning Association of Australia Limited

SECTION 2

THE SERVICES I PROVIDE

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- Securities (e.g. shares);
- Superannuation products; and
- Self-Managed Super Funds

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

I am not authorised by JGTS Advice Pty Ltd to provide advice or services in the following areas:

- Derivatives
- MDA Services

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

In addition to the information provided in Part 1 of this document, I have an association with Grasso Investments Trust, JFSP Investments Pty Ltd and TLC Family Trust trading as Grasso Financial Services, ABN 12 193 904 780, as an employee and partner.

I am paid a salary and equity distributions and do not receive product commissions or sales incentives.

I also have an association with JGTS Advice Pty Ltd, ABN 35 632 644 332 as a Director and Shareholder.

SECTION 1

ABOUT YOUR ADVISER



WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Mark Grasso.

Authorised Representative Number 1270975.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Mark Grasso, Grasso Financial Services and JGTS Advice Pty Ltd. The term 'Representatives' refers generally to the Representatives of Grasso Financial Services, which is an Authorised Representative of JGTS Advice Pty Ltd.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I joined the Grasso Financial Services team in 2015 while completing my studies and have since successfully completed my Bachelor of Business, majoring in Financial Management and Diploma of Financial Planning.

Through my varied roles within the business and especially in my current role as a Financial Adviser, I have gained experience in many aspects of financial planning and particularly enjoy portfolio construction, superannuation strategies and helping clients meet their retirement goals.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I have completed a Diploma of Financial Services (Financial Planning) as well as a Bachelor of Business (Financial Management).

SECTION 2

THE SERVICES I PROVIDE

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

I am authorised by JGTS Advice Pty Ltd 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;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

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

I am not authorised by JGTS Advice Pty Ltd to provide advice or services in the following areas:

- Derivatives
- MDA Services
- Self-Managed Super Funds and
- Standard margin lending facilities

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

In addition to the information provided in Part 1 of this document, I have an association with Grasso Investments Trust, JFSP Investments Pty Ltd and TLC Family Trust trading as Grasso Financial Services, ABN 12 193 904 780, as an employee.

As an employee I am paid wages and do not receive product commissions or sales incentives.

SECTION 1

ABOUT YOUR ADVISER



WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Gavin Runde.

Authorised Representative Number 473015.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Gavin Runde, Grasso Financial Services and JGTS Advice Pty Ltd. The term 'Representatives' refers generally to the Representatives of Grasso Financial Services, which is an Authorised Representative of JGTS Advice Pty Ltd.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I entered the Financial Services industry in 2004 and was first authorised as a Financial Adviser in 2007.

I have worked in both specialist Financial Planning firms and as the in-house Financial Adviser for Accounting Practices. Consequently, I have extensive experience working with a wide range of clients from individuals to business owners and retirees.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold a Bachelor of Commerce, Advanced Diploma of Financial Services (Financial Planning), and the highly respected Certified Financial Planner (CFP®) designation with the Financial Planning Association of Australia (FPA).

I have also completed specialist courses in Self Managed Superannuation Funds (SMSFs), Aged Care and the ASX Accredited Listed Product Adviser Program.

I am a Chapter Chair for the FPA and have been serving on the Townsville Chapter committee since 2011.

SECTION 2

THE SERVICES I PROVIDE

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

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

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- Derivatives
- MDA Services

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

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As an employee I am paid a salary and do not receive product commissions or sales incentives.

SECTION 3

CONTACT & ACKNOWLEDGEMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER:

Your Financial Adviser:

John Grasso

Tonia Sanderson

Mark Grasso

Gavin Runde

Grasso Financial Services

AYR

146 Queen Street, Ayr, QLD 4807

PO Box 1425, Ayr, QLD 4807

Phone: 07 4783 1767

Fax: 07 4783 7107

TOWNSVILLE

8 Martinez Avenue, The Lakes, West End, QLD 4810

PO Box 470, Garbutt East, QLD 4814

Phone: 07 4779 2079

Fax: 07 4779 2085

Email: admin@grassofs.com.au