

19 September 2024

This Financial Services Guide (FSG) is an important document which we must give you under the requirements of our Australian Financial Services Licence. It provides you with information about Tinnefeld Hayes Advisory that will help you decide whether to use our financial services we offer.

This FSG explains:

- the services we can offer to you;
- how financial advice is documented;
- the types of products we offer;
- how we are remunerated for these services; and
- our internal and external complaints handling procedures.

Tinnefeld Hayes Advisory is a Corporate Authorised Representative of DMG Financial Planning Pty Ltd (AFSL 238354), who authorises the distribution of this FSG.

Not Independent

Our Representatives provide personal advice in line with the licensee's Approved Product List and may also receive non-monetary benefits such as training and educational seminars from product providers. For these reasons, Tinnefeld Hayes Advisory is not considered independent, impartial or unbiased.

Contacting Tinnefeld Hayes Advisory



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Who are your Advisers at Tinnefeld Hayes Advisory?

Christopher Tinnefeld (Financial Adviser Number: 001262076)

Chris is a Partner and Director of Tinnefeld Hayes Advisory. Chris has over 15 years of experience within the financial services industry, dedicated to building trust and delivering authentic and professional financial guidance. Chris holds a Bachelor of Commerce in Finance, a Bachelor of Commerce in Financial Planning, the advanced Diploma in Financial Planning as well as the Cert IV in Mortgage Broking. Providing holistic financial advice, Chris combines a deep understanding of market trends and financial strategies underpinned by a genuine commitment to his client's needs. His personalised approach ensures tailored solutions that reflect each client's unique goals, making him a trusted partner in navigating complex financial landscapes with integrity and transparency. Chris is an Authorised Representative of DMG Financial Planning Pty Ltd.

Stephen Hayes (Financial Adviser Number: 001236413)

Stephen is a Partner and Director of Tinnefeld Hayes Advisory. With over a decade of experience in the financial services industry, Stephen is respected as a trusted partner who is an expert at helping clients realise their short and long-term financial goals. He specialises in both growing and protecting wealth, by delivering timely and holistic advice and fostering long lasting client relationships. Stephen holds a Master of Financial Planning and a Cert IV in Mortgage Broking. Stephen is an Authorised Representative of DMG Financial Planning Pty Ltd.

Who will be responsible for the advice given to you?

Your adviser will be acting on behalf of DMG Financial Planning Pty Ltd (The licensee AFSL No 23854), who is ultimately responsible to you for the financial services your adviser provides. Twenty20 Advisory Pty Ltd T/A Tinnefeld Hayes Advisory is a Corporate Authorised Representative (AFSL Representative Number: 001311476). Twenty20 Advisory Pty Ltd T/A Tinnefeld Hayes Advisory is a wholly owned subsidiary of Twenty20 Capital Pty Ltd in which DMG Financial Planning Pty Ltd has a minority stake.

What financial services are available to you?

1. **Focus on your basic financial needs and your aspirations and goals.**

Our approach is to identify the key aspirations, outcomes, and goals that are important to you. We then prepare our advice based on prioritising strategies that maximise the probability of you achieving your aspirations and goals. Our initial and ongoing advice will focus on these priorities.

2. **Preparation of a Financial Plan (Statement of Advice).**

This is a document that details the strategies that we recommend for you. The Plan is a comprehensive document that is personalised to suit your needs – in language you understand.

3. **Aged Care Financial Services.**

Transitioning from independence to permanent aged care can be an emotional and stressful time. There are a number of critical lifestyle and financial decisions that need to be made in a short period of time. Tinnefeld Hayes Advisory will guide you through the key financial decisions, processes, and paperwork involved in transitioning to permanent aged care.

4. **Reviewing your progress toward achieving your goals.**

At the regular Progress Meetings, we will provide a summary of your financial life. This will be used as a basis for our discussion, tracking your progress toward your goals and strategies to help you get there.

5. **Cashflow Management.**

Our targeted cash flow management service is very different from traditional budgeting because you have a professional working alongside you making sure that your financial goals are achieved each month. We will educate, guide, and coach you to make better informed financial decisions aided by new innovative technology and solutions that have been designed specifically to assist with this process.

6. **Portfolio research, construction, and management.**

We aim to remove as much uncertainty as possible by balancing portfolio risk and return. We have established a very robust approach that adds high-level skills and expertise to our team.

7. **Centrelink assistance and advice.**

We can advise on how Centrelink apply various tests to you before you are entitled to benefits and our advice extends to strategies that can increase your benefits. Once you are in receipt of a benefit, we are able to provide assistance with regular reporting to Centrelink.

8. **Life, Total & Permanent Disability, Trauma & Income Protection Insurance.**

Protect what matters most with our insurance and risk management services. We'll help you assess your coverage needs and find the right strategies to safeguard your financial future.

9. **Self-Managed Superannuation Funds.**

Tinnefeld Hayes Advisory is best positioned to advise on whether a Self-Managed Superannuation Fund is right for you. We are equally comfortable with either a managed or self-managed fund.

10. **Act as a sounding board for all your financial decisions.**

Our ongoing fee entitles you to full access to us and our services. You are able to contact us whenever you require advice, assistance, or merely reassurance.

11. **Act as a sounding board for all your business decisions.**

At Tinnefeld Hayes Advisory we operate our business in a manner that we believe achieves the best possible performance from our team and provides the highest level of service to clients that we can deliver. We also use our experience, skills, processes, and templates to help our business clients achieve the same outcomes.

How will your advice be documented?

If you choose to use our services you may also receive a Product Disclosure Statement (PDS), Statement of Advice (SOA), and/or Record of Advice (ROA).

The PDS contains information about the particular product and will assist you in making an informed decision about that product.

If we provide you with personal financial advice rather than general financial advice, we will give you an SOA. Personal financial advice takes into account one or more of your objectives, financial situation, and needs. The SOA will contain the advice, the basis on which it is given, how it is in your best interests, and full details about fees, commissions, and any other relevant information.

On an ongoing basis, an ROA may be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SOA was provided. You have the right to request a copy of your ROA and/or SOA up to seven years after it was provided.

Will you receive advice suitable to your needs and financial circumstances?

Absolutely! To do this we need to find out your individual investment objectives, financial situation, and needs before we can make recommendations. It is impossible to give you accurate and appropriate advice without first gathering that information. We then prepare our advice which is directed at achieving your aspirations and goals – the things that matter to you.

You have the right not to divulge this information to us. In that case, we are required to warn you about the possible consequences of us not having your full personal information. Any significant risks will be fully explained to you.

What information does Tinnefeld Hayes Advisory maintain in your file and can you examine the file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation, and needs, plus records of any recommendations made to you.

Should you wish to examine your file, please ask us, and we will make arrangements.

What types of products can we offer?

We are authorised to provide advice on the following products:

- All types of deposit products;
- Debentures, stocks, or bonds issued or proposed to be issued by a Government;
- Life Insurance products;
- Interests in managed investment schemes including Investor Directed Portfolio Services;
- Retirement savings accounts ("RSA");
- Shares; and
- Superannuation.

Approved Products

All the investments we recommend are subject to detailed research and analysis before being placed on our Approved Investments List.

If it is determined that recommending a non-approved product would be in your best interests, your adviser can request special permission from the Licensee to use that product.

We are not obligated to any financial institution, industry fund, bank, or insurance company. We are free to recommend products that we feel best suit your needs.

Insurance Services

Tinnefeld Hayes Advisory provides insurance services for which it may be paid commissions. Tinnefeld Hayes Advisory may also refer insurance services to DMG Insurance Pty Ltd trading as DMG Life Insurance from time to time. DMG Insurance Pty Ltd is a Corporate Authorised Representative of MBS Advice Licence Pty Ltd ABN 25 654 854 136 AFSL 536983, providing personal and business risk insurance advice only. DMG Life Insurance is a jointly owned company with DMG Financial Planning Pty Ltd and MBS Insurance Holdings Pty Ltd.

Although Tinnefeld Hayes Advisory may refer clients to DMG Life Insurance from time to time, each business (DMG Life Insurance and Tinnefeld Hayes Advisory) is solely and separately responsible for the advice they each provide. In particular, DMG Life Insurance operating under MBS Advice Licence Pty Ltd ABN 25 654 854 136 AFSL 536983 is only responsible for the services provided by DMG Life Insurance. DMG Life Insurance is paid on a commission basis, refer to the DMG Life Insurance FSG for further details.

Mortgage Broking Services

Twenty20 Lending Pty Ltd provides mortgage and credit related services licenced through Australian Finance Group credit licence number 389087. Tinnefeld Hayes Advisory is not involved in these activities and is not responsible for any services, advice or products provided by this business. Twenty20 Lending Pty Ltd is a wholly owned subsidiary of Twenty20 Capital Pty Ltd in which Tinnefeld Hayes Advisory has a financial interest. As a result, we may benefit from commissions or income received by Twenty20 Lending Pty Ltd regarding the services provided to you.

Fees and Benefits

Our approach is to charge clients a fee rather than relying on commissions, rebates, or benefits from other organisations. All fees will be clearly disclosed in writing, in dollar terms. Our fee structure is as follows:

- Initial consultation – We meet the cost of this appointment.
- Annual Fee – When we fully understand your position and the work required to maximise the probability of you achieving your aspirations and goals, we will advise you of our fee to provide this service. This includes all advice and assistance throughout the year. This will be detailed in a Terms of Engagement (TOE) document and/or Ongoing Advice Service Arrangement (OASA). The invoice for our advice will be detailed in the TOE or OASA. Payment methods include cheque, direct debit via internet banking, EFTPOS, credit card or deducted from an investment portfolio.

All staff are remunerated by way of an annual salary, there are no commissions payable to advisers.

From time to time, financial product providers, software providers, and others may offer our representatives and staff invitations to social and sporting events and the occasional gift such as a bottle of wine or a hamper. Where the value of any of these exceeds \$100, they will be recorded in our Alternative Remuneration Register which is available for review at your request.

Referrals

We may refer you to other financial professionals from time to time for advice relating to areas outside of area of expertise. You are under no obligation to use the services of any referrals made. Tinnfeld Hayes Advisory is not responsible for advice, services or information provided to you by any professional service providers referred to.

If You Have Any Complaints

Should you have a complaint about the service provided to you:

1. Contact your adviser and tell them of your complaint.
2. If your complaint is not satisfactorily resolved within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.



Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



1800 931 678 (Free Call)



info@afca.org.au



www.afca.org.au

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Professional Indemnity Insurance

We have arrangements in place to ensure we continue to maintain Professional Indemnity Insurance. This provides indemnity for Tinnfeld Hayes Advisory, our Representatives, Directors, and employees. These insurances cover even if one of our employees has ceased to work for us.

Privacy

We collect, use, disclose and maintain personal information, including sensitive information, so we can administer our client relationships and provide financial products and services. Personal information may include details of your financial situation, needs, and objectives.

We may disclose your information to other parties such as product providers as required to lodge applications, or as required by law (e.g. by the ATO or enforcement agencies).

Tinnfeld Hayes Advisory respects and upholds your rights to privacy protection under the Australian Privacy Principles contained in the Privacy Amendment Act 2012. Our Privacy Policy contains information on how you may access or request to correct your personal information, as well as information on procedures for making a complaint about a breach of the Australian Privacy Principles.

For more information about privacy issues in Australia and protecting your privacy, visit the Office of the Australian Information Commissioner's website www.oaic.com.au.

We may seek your authorisation and/or consent via digital signatures, which may include but not be limited to; email, digital signature email technology and secure portal. If you wish to withdraw your consent to use any of these technologies, please contact us at info@tinnefeldhayes.com.au with the specifics of your request.

Our privacy policy is available on our website at www.tinnefeldhayes.com.au or on request.

Anti Money Laundering/Counter Terrorism Financing Act (AML/CTF)

As a financial service provider, we have an obligation under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to verify your identity and the source of any funds. This means that we will ask you to provide identification documents and we will retain copies of these. We assure you that this information will be held securely and treated confidentially as are all of your dealings with us.