



# **FINANCIAL SERVICES GUIDE**

**More4Life Financial Services | AFSL 316809**

Version number 7.6

Issued 03/03/2021

**Our guide to assisting you with your financial needs**



## **The purpose of this FSG**

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers.

This FSG covers the following:

- Information about More4Life Financial Services as a licensee
- Details on how you may instruct your adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products More4Life Financial Services can provide
- The documents you may receive
- Remuneration received by your adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, More4Life Financial Services is referred to as "we", "us", "our" or any variations. The term "adviser" refers to More4Life Financial Services' authorised representatives.

More4Life Financial Services (ABN 68 126 525 737), is an Australian Financial Services Licensee (AFSL [316809]).

Distribution of the Financial Services Guide (version 7.6) by the providing entity has been authorised by More4Life Financial Services.

Authorisation date: 03/03/2021

## **Who we are and what we stand for**

Since 1989 James Walker-Powell has been working with, and being referred by, successful men and women who see us as their financial future facilitator.

Over this time, we have come to realise that to give you the best advice and service, we needed to obtain our own Australian Financial Services License which we obtained in November 2007. That decision means real benefits for you. You can rest assured that you are getting the most objective advice possible. This is because we are not owned by a large Financial Institution who controls what products to provide. We can be totally unprejudiced, which allows us to completely focus on your individual needs.

Do you live to make money, or make money to live?

Like all of our clients, you will probably see us as experts who primarily help you with your financial arrangements. However, we feel that our unique approach is so much more than that. We take a holistic view of your life. We believe that your money affects everything that is most important in your life – your family, your health, your work and your leisure. The truth is, if you have a balance in all these areas, you are more likely to be financially successful.

Our unique process creates a comprehensive framework to help you realise your goals and objectives.



## **Our responsibility**

Your adviser provides financial advice and services on behalf of More4Life Financial Services and accordingly we are responsible for the financial advice and services they provide.

Our advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

Financial advisers are required to comply with the Financial Planners and Advisers Codes of Ethics.

## **The adviser profile**

Prior to providing any personalised financial advice products and/or services our advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that they may charge. The Adviser Profile is included in this FSG - see page 15.

## **What we can provide**

More4Life Financial Services bases its advice on our unique '**More4Life Process**'. The More4Life Process is a comprehensive programme that focuses not only on your money but on other important aspects of your life that contribute to overall happiness. More4Life helps you examine '**My Leisure**', '**My Money**', '**My Family**', '**My Health**' and '**My Business**' and uses the information gathered to formulate comprehensive financial advice.

More4Life Financial Services is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance and Personal Risk Management advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Succession planning
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Standard Margin Lending
- Managed Discretionary Account (MDA) Services
- Tax (financial) advice



We can advise in the following products:

- Personal Insurances
- Business Insurances
- Superannuation
- Self-managed Super Funds
- Corporate Superannuation
- Managed Investments
- Direct Shares
- Basic Deposit products
- Debentures, stocks and bonds
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Derivatives
- Standard Margin lending

We also offer mortgage broking, commercial financing and leasing services through a referral to a mortgage broker or private banker.

More4Life Financial Services is not authorised to provide advice and services in the following areas:

- General Insurance (eg home and contents, vehicles, professional indemnity and public liability)
- Health Insurance
- Taxation Advice (other than the tax advice being part of or incidental to a holistic financial planning service);
- Foreign Exchange
- Direct Real Estate

More4Life Financial Services maintains an Approved Product List (APL). Subject to attaining required accreditation, your adviser is able to recommend any product on the More4Life Financial Services APL.

There may be instances where your adviser will need to consider products outside of the APL. In these cases, your adviser may apply to More4Life's Research Department to obtain a one-off product approval.

## **Documents you may receive**

If you decide to obtain personal financial advice, your adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your adviser informed of any changes to your relevant circumstances.

Your adviser will also need to verify your identity.

When your adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice



The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

## **How to give instructions**

Your adviser may accept your instructions by phone, letter or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this occurs.

## **Your privacy**

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your adviser. However, in this case, your adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they have insufficient information to proceed.

More4Life Financial Services respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at: [www.mlfs.com.au/aboutus/privacy-statement/](http://www.mlfs.com.au/aboutus/privacy-statement/)



## **Disclosure of information**

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT Service Providers

More4Life Financial Services may engage third party service providers to assist in the provision of products or services.

InWealth Financial Services – for paraplanning and specific cash flow modelling.

All reasonable steps will be taken to ensure that other service providers comply with the Privacy Act 1988.

## **How we are paid**

### **Adviser remuneration**

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or service, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Insurance commission; or
- A combination of any of the above.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to More4Life Financial Services.

### **Licensee remuneration**

More4Life Financial Services does not receive a fee of the adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

### **Referrals**

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Full details of all fees, brokerage, commissions or other benefits that we or any other related party receive as a result of recommendations to you will be provided in the Statement of Advice document.



### **Other forms of remuneration or benefits**

More4Life Financial Services and/or its advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis; or
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

### **Related companies**

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

### **Fee schedule**

Our Fee Schedule is designed to ensure flexibility and assumes a long-term relationship that you will consistently see value in. Our fees may be tax deductible; significantly reducing the cost of ensuring your portfolio is correctly positioned to meet your longer-term objectives.

Like any business, we want to grow and be profitable. We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We are committed to being open about any benefits or payments we receive and the costs you will incur for using our services:

- We charge fees for our initial advice, its implementation, ongoing monitoring and review.
- We may also charge fees for other advice or services, which fall outside the scope of those above.
- Further details about our fees are contained in our Fee Schedule, which forms part of this FSG.
- No fees are payable unless you have instructed us to proceed with the provision of advice and services by signing our Letter of Engagement.
- All fees charged by us and any brokerage or commissions paid by product providers (total remuneration) are receivable by More4Life Financial Services as the AFS Licensee.
- If you purchase or retain a life insurance policy on our recommendation, we may receive commission payments from the insurer who issues the policy. There are a number of ways these payments can be structured. Insurers currently offer commission payments of up to 66% of the first year's premium and up to 22% for subsequent years (inclusive of GST) over the life of the policy. For example, on an insurance premium of \$1,000 paying 66% initial commission and 22% on-going commission, the upfront commission would be \$660 and the ongoing commission \$220 per year.

## First appointment

Our initial consultation will introduce you to our unique 'More4Life' process, clarifying information provided by you in the '**About You Questionnaire**' and examine your immediate needs by commencing the compilation of the '**More4Life Workbook**'. This process establishes the frame work for future advice.

The duration of the initial appointment is approximately one and a half hours and at the conclusion of this appointment you will have a clear understanding if you wish to engage our services.

We will then further articulate our discussions by sending you our '**Value Creator Letter**'. The letter will summarise the key points of our discussion and identify some initial strategies and solutions. It will then propose some immediate actions to set you on your path to achieving your goals.

The cost for the summary together with the 'More4Life' workbook is \$550 inclusive of GST. Should you wish to engage our firm to prepare a Statement of Advice the \$550 will be rebated from the cost of the Statement of Advice. In certain circumstances we may waive the fee for the first appointment; this will be indicated in our initial letter to you.

## Preparation of Statement of Advice

We have three different plans for the preparation of a statement of advice:

### Bronze plan

Advice, which is limited to a specific aspect of your strategy

- '**Family Life Style Retainer**' – A comprehensive assessment of the issues uncovered in the Family Life Style Retainer which will include both cover and ownership and subsequently recommendation of life, disability & trauma insurance products.
- Product recommendations for Super – Included is a detailed analysis of your current funds and if appropriate recommendation for a new fund.
- '**Dollars of Dignity analysis**' – This analysis will calculate the capitalized sum required to achieve your desired income stream for financial independence.
- Estate planning issues –Includes commentary for your solicitor on taxation details, death benefit ETP, capital gains implications of certain assets upon death.

The cost of the Bronze plan is \$880 - \$1320 inclusive of GST.

### Silver Plan

Includes all areas in the Bronze plan plus

- '**Cash Flow Mirror**' – This tool is designed to show you where your money is spent, both before and after our recommendations.
- '**Cash Flow Minder**' – Assessment and implementation of a cash flow tool which will allow you to keep track of your spending and free up funds for investing.
- Detailed analysis of your financial goals and how to achieve them.
- Pre-retirement strategies.
- Accumulation of wealth outside of superannuation e.g. margin lending.
- Investment product recommendations for non-superannuation e.g. direct share investments.
- Redundancy life style programme (Includes ETP calculations and superannuation rollovers).
- Estate planning identification of issues and proposed solutions.

The cost of the Silver plan is \$2,200 - \$3,300 inclusive of GST.

## Gold Plan

Includes all areas in Bronze and Silver plan plus

- Comprehensive retirement strategies, up to three separate strategies.
- Advice and CGT implications on sale of a business.
- Financial planning issues relating to family law matters.
- Self Managed Superannuation Fund (SMSF) –This does not include the cost of audits on keeping your fund compliant.
- Business development solutions i.e. **'Strategy Circle'**.
- Advanced estate planning
- Structuring and investment strategies for Prescribed Private Funds

The cost of the Gold plan is \$5,500 - \$7,700 inclusive of GST.

## Implementation of recommendations

Our fee for implementation of your plan is based on an hourly rate of \$165 inclusive of GST per hour. This fee will be capped at 1.10% (inclusive of GST) of your money invested.

This fee includes

- Assist you in completing the necessary paperwork.
- Lodge paperwork on your behalf and follow up on a regular basis.
- Confirm in writing all applications lodged on your behalf.
- Liaise with you on an ongoing basis keeping you informed of progress made towards completion.
- Correspond in writing to confirm that the implementation has been finalised.
- Transferring of in specie assets e.g. direct share investments.
- Chasing up and implementing rollovers into your superannuation plan.
- Facilitating loans – either commercial, marginal lending, business or home loans.

## Ongoing service

Depending on the complexity, level of service and funds under management we charge a flat fee of \$220.00 per month plus an asset under management fee of 0.55% - 1.1% (inclusive of GST) for ongoing service. Currently this fee will be capped at \$24,000 per annum. Alternatively, a dollar amount for the fee can be agreed upon.

Worked Dollar Example:

Paul and Linda want advice on what to do now that they have turned 55. Paul & Linda are both still working and have an SMSF with total member benefits worth \$1,000,000. After meeting with an adviser from More4Life and gathering information in relation to their current situation Paul & Linda agree to have a Financial Plan prepared for the agreed cost of \$3,300.

Paul & Linda accept our advice and want us to implement the strategy and investments on their behalf.

In the Statement of Advice an Implementation Fee of \$1,100 is agreed to establish the MDA Service. The Fees and charges in relation to this advice are shown in the table below.

\*SOA preparation fee is discounted by initial meeting fee.

Item	Cost	As a % of Funds
Initial Meeting	\$275	0.03%
SOA Preparation *	\$3,025	0.30%
Total Cost of Initial Advice	<b>\$3,300</b>	0.33%
Implementation Fee	<b>\$1,100</b>	0.11%
Total Fees for Year 1	\$4,400	0.44%
Total Ongoing Fees for Subsequent Years	\$11,000	1.1%

Our service offering will include:

- Telephone support on existing investments.
- Quarterly newsletter.
- Periodic informative seminars.
- Information on legislative changes that may be detrimental to (or enhance) your financial or personal situation.
- Fund manager & life company reports/statements.
- Annual review, bi- annual review, quarterly review.
- Tracking of current assets/liabilities.
- Monitoring of current insurances and update insurance/ medical requirements.
- Reviewing wills and power of attorney.
- Updating current investment advice.
- Tracking current investment distributions.
- Recommend portfolio changes.
- Provide research papers on investments.
- Update your '**Dollars of Dignity**'.
- Providing momentum with your investment strategy.
- Reviewing the '**Family Life Style Retainer**'.
- Revisiting your asset allocation within your existing portfolio and additional recommended investments.
- Updating '**Where would you like to be in three years**' and the '**DOS process**'.
- Estate planning.
- Management of cash flow.
- Updating personal profit/loss and balance sheet.
- Management of debt reductions/mortgage organisations.
- Advice on financial issues not already managed by More4Life Financial Services Financial Services.
- Management of death claims.
- Advice on CGT matters.
- Financial planning issues relating to family law.
- Business development.
- Quarterly cash flow monitoring and financial modelling.
- Quarterly business planning.
- Complex estate planning issues.

## Expert advice

An hourly rate for services outside of our standard packages of \$550 inclusive of GST will be charged. This may involve liaison with other professionals such as tax specialists, stockbrokers and legal representatives. The cost of these services will be passed onto you. You will be notified in advance if an hourly charge will be incurred.

## Adhoc reviews

Complex adhoc reviews at your request will be charged at an hourly rate of \$550 (inclusive of GST).



## **Outbound visits**

Please note we reserve the right to charge \$132 (inclusive of GST) per outbound visits. This covers parking, tolls, etc. This fee will also be charged if you cancel your appointment with less than 24 hours notice.

## **Insurance**

We receive commission on insurance recommendations. The commission pays for lodging paperwork, organising blood tests and medicals, financials, liaising with underwriters and reinsurers and negotiating the most favourable terms. Commission can be 66% upfront and 22% ongoing (recurring), or 30% level commission.

## **Stock broking**

The cost of purchasing direct investments such as shares in listed companies, shares in listed investment companies and units in listed property trusts will be passed on to you. The current minimum fees are \$55 or 0.55% (inclusive of GST) of the purchase price of each security. These purchases or sales are currently made through Lonsec, whose minimum fees mirror ours.

## **Our services**

More4Life Financial Services is the holder of an Australian Financial Services (AFS) Licence (No. 316809) and is a Life Insurance Broker. Head office address and contact details are:

225/20 Dale Street, Brookvale, NSW 2100 (02) 9939 0702

### **Managed Discretionary Account (MDA)**

We offer a Managed Discretionary Account Service (MDA) where you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. These services are limited to investments as agreed with you prior to the commencement of the service. An MDA gives us the ability to act quickly and decisively within specific guidelines without the time consuming need to refer to you for instructions each time an investment is made. These services have a Limited Power of Attorney and Authority to Operate under facilities within BT Wrap & Macquarie Wrap platforms. Please note these facilities do not authorise us to open new accounts, withdraw funds, or contribute new funds to your investment.

The agreed investments are clearly outlined in the MDA Contract.

### **What are the significant risks associated with using the MDA Service?**

By authorising us to make changes to your investments without seeking your prior authority, you cannot claim we were not acting on your behalf. Provided we act within that authorisation, our acts become binding on you. Therefore, it is important you understand what we are authorised to do and carefully read and understand the activities that you are authorising us to perform on your behalf.



**How can I give you instructions on how to exercise rights relating to the financial products in my portfolio?**

Generally, the financial products which we invest in on your behalf do not have any additional rights or entitlements attached to them. If a right was to materialise, our authority under the MDA contract will also permit us to exercise any rights relating to financial products in your portfolio assets without reference to you. If you do not wish for us to have this authority, please let us know as this may affect our ability to offer the MDA service at the price quoted. You can however instruct us how you wish to act in regard to any specific financial product or right in writing by letter, email or fax. Your adviser may accept your instructions by phone. In some instances, your adviser can only accept written instructions from you and they will let you know when this occurs.

Our postal, facsimile and email contact details are contained at the end of the FSG that this MDA insert forms a part of.

**Do I have to enter into a contract for you to provide MDA Services?**

Yes. As of 11 December 2004, to receive MDA services you must first enter into an MDA Contract. This contract will set out the terms and conditions of the authority and also the investment program, which sets out how your money will be invested.

**Will the agreed investments, the MDA Contract and compliance with the Law?**

Where this is relevant, the agreed investments set out in the MDA Contract will comply with the law. The relevant law is Division 3 of Part 7.7 and Division 2 of Part 7.7A of the Corporations Act.

The contract will also contain:

- Statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA Contract
- Any investment strategy that is to be applied in exercising those discretions
- Information about any significant risks associated with the MDA Contract
- The basis on which we consider the MDA Contract to be suitable for you, and
- Warnings that the MDA Contract may not be suitable to you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances and specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

**Who is responsible for reviewing the investment program?**

We are responsible for reviewing your investment program. We will review your investment program at least every 13 months.

**Do you provide custodial or depository services for my portfolio?**

We do not provide custodial or depository services. Either you will hold the investments in the portfolio, or the custodian nominated for BT Wrap or Macquarie Wrap will hold them for you.



**Is there a cost for the MDA Contract or the MDA?**

No

**Do outsourcing arrangements apply to the MDA?**

In the event that we recommend a Self-Managed Super Fund (SMSF) and you don't have an existing relationship with an accountant who provides SMSF administration services, we will outsource this service. Our current provider is SMSF Alliance. We select providers after reviewing the market to identify those that are suitably qualified and commercially competitive. We work closely with them and constantly monitor their performance.

**Research**

When buying financial products of any kind, you need quality research to make a good decision on the right products for you.

More4Life Financial Services takes great pride in the quality of its own research and its analysis of external research. These are then used to produce a recommended product list.

**Technical & strategy resources**

More4Life Financial Services has access to a number of technical experts who provide assistance directly to advisers to keep them up to date with the latest developments in financial planning and employing the best strategy for your situation.

**Compliance services**

More4Life Financial Services is committed to the delivery of the highest standard of advice and service. As an AFS Licensee, More4Life Financial Services must monitor and supervise its representatives.

More4Life Financial Services engages an external service provider Associated Advisory Practices to provide compliance support.

Associated Advisory Practices provides an annual compliance review to More4Life Financial Services.

An external financial audit is conducted annually by W.L. Browne & Associates.

**Your responsibilities**

You are responsible for helping us give you the best possible advice. Specifically, if you become a client we want you to:

- be open and honest with us
- tell us if your situation changes
- read all the documentation given to you

In addition to instructions you give us in meetings, you can provide any additional instructions to us by phone, fax or e-mail. Any transactions undertaken will be confirmed in writing to you.



## Professional Indemnity Insurance

More4Life Financial Services maintains a group policy which includes appropriate Professional Indemnity Insurance cover for More4Life Financial Services as required by the Corporations Act 2001.

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$5,000,000 for any one claim and \$5,000,000 is the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

## Reporting your concerns

It is important that you are satisfied with our services. If we have failed to meet your expectations, you should initially discuss your concerns with your adviser. If the problem is not resolved, contact the Compliance Manager or in writing to More4Life Financial Services Pty Ltd, Suite 225, 20 Dale Street, Brookvale, NSW 2100.

You can view the More4Life Financial Services complaints handling policy on the More4Life Financial Services website at [www.mlfs.com.au](http://www.mlfs.com.au)

If you have a complaint about any financial service provided to you by your adviser, you should take the following steps:

1. Contact the Compliance Manager at More4Life Financial Services to discuss your complaint.

Phone (02) 9939 0702  
Email [james@mlfs.com.au](mailto:james@mlfs.com.au)  
Mail Compliance Manager  
More4Life Financial Services  
225/20 Dale Street  
Brookvale NSW 2100

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. More4Life Financial Services is a member of AFCA. Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA websites to find out if or when the time limit relevant to your circumstances expires.

The contact details for AFCA are:

Phone 1800 931 678 (free call)  
Online [www.afca.org.au](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Mail Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001



Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

ASIC regulates all holders of Australian Financial Service Licences including More4Life Financial Services. They can be contacted on 1300 300 630 to make a complaint or obtain information about your rights.

## **Our advisers**

### **Adviser Profile**

As representatives we act on behalf of More4Life Financial Services providing financial advice to you.

#### **James Walker-Powell - MFP, DipFP, DipTeach, BPE**

James has been providing financial advice to clients since 1989. His Authorised Representative Number issued by ASIC is 239529. He is the principal and director of More4Life Financial Services Pty Ltd.

James specialises in giving advice in the following disciplines:

- Wealth Creation
- Retirement Planning
- Debt Management
- Self Managed Super Funds
- Corporate Superannuation
- Personal Insurances
- Business Insurances
- Succession Planning
- Estate Planning
- Direct Shares

James is a Certified Financial Planner and has completed a Masters of Financial Planning and Diploma of Financial Planning. James also holds a Bachelor of Physical Education and a Diploma of Teaching. James is remunerated by salary plus a percentage of total remuneration paid to More4Life. James was selected from all financial advisers in Australia as a finalist in the Adviser of the Year Awards in 2005 and 2006.

### **Our Team**

Jill Careless - Client Service Officer

Nicky McGough - Client Service Officer

Alison Walker-Powell – Book-keeper, Administrator



## Contact us

More4Life Financial Services Pty Ltd  
225/20 Dale Street  
Brookvale NSW 2100

T: (02) 9939 0702

F: (02) 9939 0706

E: [james@mlfs.com.au](mailto:james@mlfs.com.au)

W: [www.mlfs.com.au](http://www.mlfs.com.au)

For more information:

Please visit [www.moneysmart.gov.au](http://www.moneysmart.gov.au) for more information on financial advice.

*This FSG complies with the Australian Securities and Investment Commission Class Order 04/194.*