



## FINANCIAL SERVICES GUIDE

21<sup>st</sup> January 2026

Version 9

### The financial services referred to in this guide are offered by:

Team Goodin Pty Ltd

ABN 96619274869 AFSL 512993

Pure Kirra - Shop 9, 28-30 Musgrave St, Coolangatta QLD 4225

Phone: 0400 11 4000

### Important information:

This Financial Services Guide (FSG) is provided to help you decide whether to use our services. You will receive this document before we provide you with any financial advice or services. It contains information about:

- The financial services we offer so you can make an informed decision whether to use those services.
- Information we need from you.
- The cost of our advisory services and how we are remunerated.
- How we manage conflicts of interest
- What to do if you have a complaint.
- How you can contact us

### Other documents you may receive:

When we provide you with financial advice, you will receive a Statement of Advice (SoA). This sets out the advice we provide and the basis of that advice. It also details our fees, commissions, and any associations that may influence our advice. In order to produce this document, we will be making reasonable enquires about your current financial situation and future needs. This is to make sure that the advice is appropriate to you

If we recommend to you a particular Financial Product, we will provide you with a Product Disclosure Statement (PDS). This document is designed to help you make an informed decision about the Financial Product.

#### Not Independent

Team Goodin Pty Ltd receives commission payment on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.

### **Who is responsible for the financial services provided**

Team Goodin Pty Ltd is responsible for the financial services provided including the distribution of this FSG.

### **Relationships or associations that exist which might influence us in providing the financial service**

Team Goodin Pty Ltd is not owned by any bank, insurer, or fund manager. However, advisers may refer clients to related entities such as **Retire Me Young Home Loans Pty Ltd** and **Retire Me Young Developments Pty Ltd**, which may create a potential conflict of interest. We manage these conflicts in accordance with our Conflicts of Interest Policy, available on request.

### **Financial products that we can advise on:**

- Deposit and payment products
- Debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes
- Margin lending facility
- Superannuation

### **Information we need from you**

We require accurate details of your personal objectives, financial situation, and needs to provide appropriate advice. We also comply with the Anti-Money Laundering and Counter-Terrorism Financing Act and will need to verify your identity.

If you do not provide full information, we may not be able to:

- Provide the service or product you want.
- Verify your identity to protect against fraud.
- Advise you on other suitable options.

### **Possible consequences of not providing this information**

You are of course at liberty to decline to provide some or all this information, but if you do not provide it, we may not be able to:

- Provide you with the product or service you want,
- Manage or administer your product or service,
- Verify your identity, which may not protect you against fraud,
- Advise you of other products or services that may better meet your financial needs and lifestyle goals.

### **How you can give us information**

You can instruct us by telephone, email, text message, DocuSign, or in person.

### **Remuneration, fees, commissions or other benefits we receive in relation to providing financial services and how are they calculated**

- **Financial Plan Preparation Fee:** Our fee for preparing your financial plan ranges from \$950 to \$8,800. Before we prepare your Statement of Advice, we will ask you to sign an Engagement of Services document confirming this arrangement.
  - If you proceed with implementation, this fee will be included in your total upfront advice fee.
  - If you do not proceed, we will issue a tax invoice for payment of this fee.

- **Upfront Advice Fee:** If you decide to implement our advice, an upfront fee will apply:
  - For cashflow advice, this is a fixed dollar fee between \$3,800 - \$8,800, depending on the time and complexity involved.
  - For funds under management, the fee is percentage-based, generally ranging from 0.55% to 2.5%. Example: If you have \$100,000 in superannuation, the upfront fee would be approximately 1.1% (\$1,100).
- **Managed Investment Products:** We do not accept commissions on investments. Ongoing advice is charged as an agreed fee, which may be asset-based (e.g. 0.55% - 2.5%) or invoiced directly.
- **Insurance Commissions:** For life insurance products, we may receive commissions, capped under ASIC's Life Insurance Framework (LIF). Full details will be disclosed in your Statement of Advice (SoA).
- **Ongoing Fee Arrangements (OFA):** If you enter an ongoing fee arrangement, we are legally required to provide you with an annual Fee Disclosure Statement (FDS) and to obtain your consent each year to continue the arrangement.
- **Alternative remuneration:** From time to time, we may receive non-monetary benefits from product providers (e.g., event tickets, conferences). Benefits over \$300 are recorded in our Alternative Remuneration Register, which you may inspect at no cost upon request. A register will be maintained by Team Goodin Pty Ltd for any benefits received by them that exceed \$300, and each individual adviser will maintain a register for any benefits that they receive directly and are valued at more than \$300. A copy of the register will be available for inspection on request.

Details of the fees and commission for each product are contained in the Product Disclosure Statements (PDS) that your adviser will provide. Your adviser will also provide full details of fees and commissions in your Statement of Advice.

#### **Information we maintain on file and for how long**

We hold your information securely for seven years. You may request access to your information at any time.

#### **Professional Indemnity Insurance**

Team Goodin Pty Ltd maintains Professional Indemnity Insurance to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee and meets the provisions of RG126. The policy includes coverage for claims made in relation to the conduct of representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

#### **We will provide you with the associated risks of certain financial products/strategies**

We will explain any significant risks of financial products and strategies, which we recommend to you. If we do not do so, you should ask us to explain the risks to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy can be requested at any time.

**What should you do if you have a complaint**

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser immediately.
2. If your complaint is not satisfactorily resolved within 7 days, please contact Team Goodin Pty Ltd within 7 days via phone on 0400 11 4000 or put it in writing and send to Retire Me Young Pure Kirra - Shop 9, 28-30 Musgrave Street, Coolangatta QLD 4225.
3. We will acknowledge your complaint within 1 business day (or as soon as practicable) and aim to resolve it within 30 calendar days.
4. If your complaint is unresolved, you may contact Australian Financial Complaints Authority (AFCA) at PO Box 3 Melbourne Victoria 3001. Their free call number is 1800 931 678 and website is [www.afca.org.au](http://www.afca.org.au). You may also contact ASIC on 1300 300 630.



## Privacy Policy

The privacy of your personal information is important to us at Retire Me Young. In addition to complying with existing laws that govern confidential information that you provide to us, we are also required to comply with the Australian Privacy Principles. We will always seek to comply with the Australian Privacy Principles and other applicable laws regarding your personal information.

This privacy policy will explain how we manage your personal information, what sort of personal information we hold and for what purposes. As well as how we collect, hold, use and disclose that information.

### Collecting Your Personal Information

Your personal information will be collected and held by Retire Me Young Pty who is an Corporate Authorised Representative of Team Goodin Pty Ltd (the holder of Australian Financial Services Licensee 512993), and affiliated companies Retire Me Young Home Loans Pty Ltd, Retire Me Young Holdings Pty Ltd, Retire Me Young Technology Pty Ltd and Retire Me Young Developments Pty Ltd.

Your information will be collected for the purposes of:

- managing our relationship with you;
- working in collaboration with affiliated companies or
- contacting you about products and services in which you may be interested.

To enable Retire Me Young to provide you with the services required, we need to obtain and hold personal information about you. This includes:

- your name, contact details and date of birth;
- employment details and history;
- financial information and any other information that we consider necessary.

The personal information collected may include sensitive information such as medical information memberships of professional or trade associations.

Please note that all phone calls, video and in person meetings with Retire Me Young, its associates and affiliated companies, may be recorded for training and record keeping purposes. If you do not wish us to record your meeting please let us know.

If it is reasonable and practicable, we will only collect your personal information from you. Generally your personal information will be collected when you meet with a Retire Me Young representative in person, over

the telephone, on a video or in person meeting or with written material. We may need to collect personal information from third parties, such as your accountant or medical professionals.

### **How We Hold Your Personal Information**

Your personal information will be held in client files or on a computer database. We will seek to ensure that we take reasonable steps to ensure that the personal information that we hold is protected from unauthorised access. Some of the measures that we have adopted are having facilities for the secure storage of personal information, having secure offices and access controls for our computer systems.

For any personal information that we no longer need we will also take reasonable steps to destroy or permanently de-identify.

### **Using and Disclosing Your Personal Information**

Your personal information may be disclosed for purposes related to the provision of the Financial Service you receive. The types of service providers that may be provided with your personal information are:

- your mortgage broker, accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of our business or the due diligence procedures prior to any such sale or transfer;
- government authorities and other organisations when required by law; and
- organisations that you have consented to your personal information being disclosed to.

Your personal information may also be used in connection with such purposes.

We will seek to ensure that your personal information is not used or disclosed for any purpose other than:

- the primary purpose for which it was collected or a related secondary purpose;
- where you have consented to the use or disclosure; or
- in other circumstances where the Australian Privacy Principles authorise the use or disclosure such as when it is required by or authorised under law.

We may disclose your personal information to third parties who provide services to us, in which case we will seek to ensure that the personal information is held, used or disclosed consistently with the Australian Privacy Principles.

### **Organisations outside of Australia**

Retire Me Young and related entities uses external business support. Some of these outsourced companies may have staff located offshore in countries such as the Philippines. As we store your information in the cloud or other types of network and/or electronic storage, these may be accessed from various countries through an internet connection. Disclosures may occur in countries other than those listed. Overseas we may be required to disclose information we share with them under a foreign law.

### **Accessing your Personal Information**

If you wish to gain access to the personal information that we hold this may be done, please contact us to request this. There may be exceptions by law. If we deny a request for access we will provide you with the reasons for this decision.

### **Correcting Your Personal Information**

We endeavour to take reasonable steps to ensure that the personal information that we collect, use or disclose is accurate, complete and up-to-date. If you believe that any of the personal information that we hold is not

accurate, complete or up-to-date please contact us and provide us with evidence that it is not accurate, complete and up to date.

If we agree that the personal information requires correcting we will take reasonable steps to do so. If we do not correct your personal information we will provide you with the reasons for not correcting your personal information. If you request that we associate with the information a statement claiming that the information is not accurate, complete and up-to-date we will take reasonable steps to comply with this request.

## **Contact Us**

For further information about our services, conflicts management, privacy, or complaints, please contact us:

- Phone: 0400 11 4000
- Email: [info@retiremeyoung.com.au](mailto:info@retiremeyoung.com.au)
- Address: Pure Kirra - Shop 9, 28-30 Musgrave St, Coolangatta QLD 4225

## Your Licensed Advisers

### About your advisers

Your advisers listed below are Authorised Representatives of Team Goodin Pty Ltd, the holder of AFSL 512993. They can provide strategic, investment, and insurance advice (life, TPD, trauma, and income protection).

### Adviser profiles:

#### Melissa Goodin

- **Authorised Representative Number:** 1003992
- **Role:** Director, Team Goodin Pty Ltd trading as Retire Me Young
- **Experience:** Over 19 years as a financial adviser, with a background in psychology. Focuses on retirement planning, superannuation strategies, and personal insurance.
- **Philosophy:** Helping everyday Australians take control of their financial destiny. Believes finances are the key to living life on your terms.
- **Services authorised to provide:** Advice and dealing services across deposits, life insurance, managed investments, margin lending, and superannuation.
- **Contact:** 0400 11 4000 | [info@retiremeyoung.com.au](mailto:info@retiremeyoung.com.au)

#### Marsel Popov CFP®

- **Authorised Representative Number:** 1262915
- **Role:** Senior Financial Advisor, Retire Me Young
- **Experience:** Extensive experience in superannuation, retirement planning, and investment strategy, with a strong focus on compliance and client-centric outcomes.
- **Philosophy:** Forward-thinking and respectful approach, delivering clear and easy-to-understand strategies tailored to client needs.
- **Services authorised to provide:** Strategic financial advice, superannuation, insurance, managed investments, and retirement income planning.
- **Contact:** 0400 11 4000 | [info@retiremeyoung.com.au](mailto:info@retiremeyoung.com.au)