

Financial Services Guide

Part Two

Version 2

Issue date 13 August 2024

Purpose of this FSG (Part Two) This Financial Services Guide (FSG) and its distribution is authorised by Finchley & Kent Pty Ltd ("Finchley & Kent").

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

It is **Part Two** of our FSG and it must be read in conjunction with **Part One**. **Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.**

Who will be providing the financial services to me?

Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.



Licensee	Finchley & Kent Pty Ltd
Australian Financial Services Licence No	555169
ABN	50 673 291 079
Business Address	Level 63, 25 Martin Place Sydney NSW 2000
Phone	1300 770 996
Email	info@finchleyandkent.com.au
Website	finchleyandkent.com.au

Midelca Holdings Pty Ltd T/A Midelca Financial Solutions (“Midelca Financial Solutions”) is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Midelca Holdings Pty Ltd T/A Midelca Financial Solutions (“Midelca Financial Solutions”)
Corporate Authorised Representative No	249303
ABN	43 103 035 981
Business Address	Suite 202, Level 2, 29-31 Lexington Drive Bella Vista NSW 2153
Postal Address	PO Box 3512 Rouse Hill NSW 2155
Phone	02 9657 4833
Email	clientservices@midelca.com.au
Website	https://midelcafinancialsolutions.com.au/

Who is my Adviser?

Your adviser is Fernando Gomez Casanova.

Fernando is a Sub-Authorised Representative of Midelca Financial Solutions.

Authorised Representative No	259605
Business Address	Suite 202, Level 2, 29-31 Lexington Drive Bella Vista NSW 2153
Postal Address	PO Box 3512 Rouse Hill NSW 2155
Phone	02 9657 4833
Mobile	0408 944 284
Email	fernando@midelca.com.au

Fernando Casanova, the principal of Midelca Financial Solutions, has been a financial planner since 1982. With over 40 years of experience in the industry Fernando has developed a strong understanding and a comprehensive skill set in providing his clients with a quality service and exceptional strategic advice to ensure that his clients can achieve their goals.

Fernando's professional career began in South Africa. During his career Fernando has helped many individuals achieve financial freedom as well as financial security. His passion in the industry is evident as he takes the utter most care in determining exactly how his team can best be of assistance to his clients.

Since the commencement of his professional career Fernando's dedication to his business has earned him many notable awards, some of which were in recognition for being the top financial producer in the financial sector in Johannesburg year after year.

In 2002 Fernando immigrated to Australia with his family to provide his young children with a better future. Leaving his business behind in South Africa, which took 22 years to develop, Fernando had to start from the beginning, building from the ground up, and that is how Midelca was created.

Since being in Australia Fernando has once again earned recognition for his efforts in the financial industry as his extensive experience and passion has caused Midelca to become a sought-after financial planning practice known for providing quality advice that helps clients grow, protect and enjoy their wealth.

Education and Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Certificate IV in Finance and Mortgage Broking
- Diploma of Finance and Mortgage Broking Management
- Diploma of Financial Services
- Graduate Certificate in Financial Planning

Professional Memberships

- MFAA - Mortgage & Finance Association of Australia
- FPA - Financial Planning Association

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Fernando can offer you the following services:

- Wealth Accumulation Strategies
- Managed Investments
- Socially Responsible Investments
- Standard Margin Lending and Gearing
- Debt Management
- Guidance on Budgeting
- Business Succession Planning
- Salary Packaging
- Personal Risk Insurance
- Superannuation
- Self-Managed Superannuation Funds
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink and Veteran Affairs Planning
- Estate Planning Strategies

Fernando is licensed to provide advice on, and deal in, the following financial products:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Superannuation (including Self-Managed Superannuation Funds)
- Margin Lending Facility (including Standard Margin Lending Facility)

Fernando is not authorised to advise and deal in relation to the following products:

- Government Debentures, Stocks or Bonds
- Securities

Fernando is unable to offer you advice or services regarding the financial products or services listed below under Finchley & Kent Australian Financial Services licence. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- Mortgage Broking and Finance
- General Insurance
- Derivatives
- Real Estate
- Taxation and Accounting
- Legal Document Drafting
- Business Coaching

Conflict of Interest - Do we have any association or relationship with a Financial Product Provider?

As your Adviser, Fernando does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Please note that Property Investment, Tax Accounting, Mortgages & Finance are not considered to be financial products and are not covered under Finchley & Kent Pty Ltd's Australian Financial Services Licence.

Remuneration

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

Midelca Financial Solutions is paid fees and commissions by Finchley & Kent. Midelca Financial Solutions will then pass on these fees and commissions to Fernando Casanova.

Fees for services paid by you

Initial Consultation:

No charge. Our initial consultation with you is an obligation-free service.

Preparation of a Statement of Advice:

between \$4,400 - \$6,600 (including GST).

Preparation of a Record of Advice:

\$2,500 (including GST).

Ongoing Service:

Essentials Our Essentials package includes newsletters, access to our support team, face to face meetings and additional ongoing support based on the complexity of your situation.	Between \$4,000 to \$6,600 (including GST).
Advanced Our Advanced package includes services provided in the Essentials package plus 6 monthly portfolio reviews and additional support based on the complexity of your situation.	Minimum \$6,600 (including GST).

Annual Advice and Service Fees

between \$4,000 - \$10,000 (including GST) for a fixed period of 12 months.

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$430 (including GST) per hour. Additional charges after the first hour will be at a rate of \$430 (including GST) or part thereof.

All fee for services will be agreed upon prior to providing advice or implementing any services.

Commission

Insurance products

The commission is factored into the annual premium and may range as follows:

- From 0% to 66% (including GST) of the initial premium.
- From 0% to 22% per annum (including GST) of the renewal premium.

Other remuneration information

Referral payments

Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, we will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.