

Oncore Wealth Management Pty Ltd Trading as:
ONCORE WEALTH SOLUTIONS PTY LTD
(Oncore WM)

Financial Services Guide (FSG)

This document includes the Adviser Profile details

Of

Maureen F Reynolds

CFP, MFinPln, MBA, Reg. Tax Agent

And

Stacy L Barnes

BBus (Acc & Fin), CPA Asa

*“Offering You More to Help You
Achieve Your Financial Goals”*

This Guide is intended to inform you of important information relating to:

- Who is Oncore WM?
- More about Maureen Reynolds
- More about Stacy Barnes
- What Services MFR Financial Planners is authorised to provide?
- What Oncore WM can provide advice on...?
- How Oncore WM provides advice?
- How to buy and sell your financial products?
- How you will pay for our service?
- What information does Oncore WM keeps on file?
- Any potential conflicts of interest declared?
- Should you have a reason to be unhappy with our service
- How you can access relevant departments?
- Privacy Policy

Who is Oncore WM?

Oncore Wealth Management is a Corporate Representative of MFR Financial Planners Australia Pty Ltd which holds an Australian Financial Services Licence No.232339.

Maureen Frances Reynolds is the Director/Principal and is authorised to act on behalf of MFR Financial Planners Australia Pty Ltd.

Stacy Barnes is the nominated person to provide financial advice on behalf of Oncore Wealth Management.

Contact details for **Maureen Reynolds**

- E: m.f.reynolds@bigpond.com
- M: **0419 528293**

Contact details for **Stacy Barnes**

- E: Stacy.barnes@oncoreservices.com
- P: 1300 654 484 ext 707
- D: (07) 53 704 707

More about Maureen Reynolds:

Maureen Reynolds is the Director/Principal of MFR Financial Planners Australia Pty. Ltd. Maureen has acted as a financial advisor since October 1982. Over the last 31 years, Maureen has worked in her own practices with some name changes, providing advice to thousands of clients. Maureen's qualifications are:

- Certified Financial Planner
- Master of Financial Planning (2008)
- Master of Business Administration (2006)
- Registered Tax Agent Number 74169005

Maureen has supported the Financial Planning Association (FPA) as follows:

- Member since inception
- State Committee Member of FPA (Victoria) 6 years
- Past Chapter Chairperson – Financial Planning Association (FPA)
- Small Principals' Committee Member Forum FPA.
- Past Principal Member of the FPA
- Currently a Practitioner Member of the FPA

More about Stacy Barnes:

Stacy is an authorised representative of MFR Financial planners Australia Pty Ltd. Stacy has worked as an accountant specialising in Self Managed Superannuation taxation, compliance and administration since 2006, managing a large SMSF division, providing taxation advice, strategies and care for over a thousand SMSF trustees.

- Bachelor of Business Double Major Accounting and Financial Planning
- Associate member CPA Australia.
- Authorised Representative of MRF Financial Planners Pty Ltd
- RG146 Compliant

What services is MFR Financial Planners Australia Pty Ltd authorised to provide?

MFR Financial Planners is authorised to provide advice, and deal in:

- Deposit and payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products;
- Interests in managed investment schemes;
- Retirement savings accounts;
- Securities and
- Superannuation

Oncore WM is authorised to provide advice on:

✓ Superannuation Contributions/Caps/Tax Planning	✓ Life Insurance Cover/Product Comparisons
✓ Investment/Wealth Accumulation Strategies	✓ Self Managed Super Fund (SMSF) advice
✓ Geared Direct Property in SMSF	✓ Direct Shares
✓ Direct Property	✓ Retirement Plans
✓ Strategic Estate Planning	✓ Portfolio Review Service
✓ 2 nd Opinion Advice	✓ Age Care Accommodation Bonds

How Oncore WM provides advice:

We will communicate with you via the Oncore WM intranet, internet, webinar or telephone. We will ask you to provide us with a completed Client Data Collection Form and a Risk Profile Questionnaire.

This information will be used to take into account:

- Your current financial position
- Your perceived need for financial advice
- Your personal and financial goals
- How you want to achieve them
- Your tolerance to financial risk and
- Time horizons available to achieve your goals.

This advice is given to you in the form of a Limited Statement of Advice or a Statement of Advice (SOA) that will contain the advice based on the information we have collected from you during our communications with you (online or webinar). The SOA will also include information on our fees, commissions and any associations which may have influenced the provision of the advice.

If we recommend a particular financial product, we will provide you with a Product Disclosure Statement containing information which will enable you to make an informed decision in relation to the acquisition of that product.

Oncore WM provides both personal and general advice. It is important for you to note that when general advice is provided in the form of a newsletter or seminar, it may not necessarily be appropriate to your situation. You should always contact your advisor prior to making any investment decisions.

Oncore WM can also provide a portfolio monitoring service, by way of a limited Managed Discretionary Authority (MDA), as well as, ongoing reviews of your portfolio. The exact nature of and cost of the review services to be provided will be charged to you on a fee for service basis, agreed upon prior to our engagement.

Can you provide instruction about how you wish to buy and sell your Financial Products?

Yes, you can instruct Oncore WM by written correspondence e.g. facsimile, intranet, email or hard copy. You must confirm that we have received your instructions to transact on your behalf. You must also review all correspondence relating to these instructions and contact us immediately of any discrepancies.

How will you pay for the service?

Oncore WM works on a 'fee for service' basis plus GST. If an SOA is to be produced, a fee will be quoted to complete this document so that you are aware of the cost upfront. Placement of funds will incur a transaction fee.

Any service fees charged by Oncore WM will form part of your service agreement.

What information does Oncore WM keep on file?

For Oncore WM to be in a position to provide you with a Statement of Advice that accurately reflects your current financial position and then to recommend an investment strategy that is achievable and meets your financial goals, you will be required to complete a Client Data Collection Document. Your advisor will help you to work through this document and both yourself and the advisor will sign the Client Data Collection Form to acknowledge that this information is correct and can be used to provide the Statement of Advice.

This document will be kept on file and updated from time to time to reflect your most current financial position. Records of meetings, discussions and contacts will also be kept on file.

Oncore WM has implemented a privacy policy to ensure that your personal information is securely stored. If you wish to examine your file, your request may be verbal or in writing. We will make arrangements for you to do so with your advisor in attendance.

Conflict of Interest

Oncore WM and MFR Financial Planners Australia Pty Ltd. ASFL 232339 may receive assistance from product providers in the form of marketing, complimentary attendance at provider sponsored seminars or functions. MFR Financial Planners Australia Pty Ltd does receive ongoing commission from some fund managers. Any conflict of interest will be disclosed in the SOA.

Should you have a reason to be unhappy with our services?

If you have a complaint about our service, you should take the following steps:

- Inform your advisor about your complaint.
- If your complaint is not satisfactorily handled or resolved within 3 days, please contact Grant Gee, Chief Finance Office on:
PH: 1300654484 Fax: 1300653484 Mob:0418175088
Linkedin: <http://au.linkedin.com/in/grantgee>
- If the Complaint cannot be resolved to your satisfaction, you have the right to complain to the Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001. Telephone 1300 780 808 or email info@fos.org.au. Our membership number is 10651.
- If your concerns involve ethical conduct, you may consider contacting the FPA, P.O. Box 109, Collins Street West, Melbourne, VIC 8007 or
- ASIC has an Info line on 1300 300 630

PRIVACY STATEMENT

What does the new privacy act legislation mean to you?

Laws protect the privacy of your personal information held by certain private sector organisations. Oncore WM is governed by these laws. From time to time your advisor may need to provide your personal information to another member within the organisation or a third party to enable fulfilment of licensed dealer obligations and the provision of other services to you.

Your personal information may be used for:

- To assist your adviser in providing advice to you;
- Administer and manage your investments;
- Facilitate Oncore WM's internal administration operations and fulfil any legal requirements;
- Analyse products and customer needs to develop new services;
- Carry out confidential maintenance and testing of computer systems;

Who will have access to your information?

We may disclose your personal information (as necessary):

- on a confidential basis to industry bodies;
- our agents;
- contractors or third party service providers that provide financial, administrative or other services for the purposes of MFR business or your investments;
- or where the law requires us to do so;
- or if you consent.

From time to time, your advisor may provide you with marketing material prepared by a member of the Oncore WM team. If you do not want to receive such material at anytime in the future, please contact your advisor.

How can you access information held with Oncore WM?

You are entitled at any time to request access to personal information held by your Advisor and/or MFR. You ask us to correct this information where you believe it to be incorrect or out of date. No fee will be charged for an access request but we may charge a reasonable cost of giving you any information you have requested. An access request can be directed to your Advisor.



You can get more information about the privacy act with respect to your investments.....

Information can be obtained from Individual Fund Managers.