



# • FINANCIAL SERVICES GUIDE

PREPARED ON 9<sup>TH</sup> OF DECEMBER 2019

---

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out our contact details, professional details, the services and products we provide and how we are paid. Most importantly it's a snapshot of who we are and how you can contact us.

## ABOUT US

---

<b>Business Name</b>	Osborne Saville Pty Ltd T/as Finanalyze Financial Planning
<b>Business Address</b>	Moonee Valley Business Centre, Ground Floor, 34 Amis Crescent, Keilor East VIC 3033
<b>Postal Address</b>	As above
<b>Telephone</b>	03 9337 4666
<b>Email</b>	admin@finanalyze.com.au
<b>Website</b>	<a href="http://www.financeanalyze.com.au">www.financeanalyze.com.au</a>
<b>Who we are</b>	<p>Formed in 1975, Finanalyze Financial Planning, located in Keilor East, provides quality, personalised financial advice to Australian families and business owners. Since its inception, Finanalyze has continually achieved industry recognition in providing quality advice and service to its clients.</p> <p>Finanalyze Financial Planning is strategically aligned with Affinia who is independent of the major banks and AMP for licensing and compliance. Therefore clients are reassured that Finanalyze is not conflicted by bank owned licensees and has a full and open approved list.</p>

Osborne Saville Pty Ltd T/as Finanalyze Financial Planning (Rep No. 427158) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contacts details of Osborne Saville Pty Ltd T/as Finanalyze Financial Planning are listed above. Craig Saville, Jeffrey Osborne and Anne-Marie Sammut have been appointed as authorised representatives of Affinia to provide financial services on its behalf.

## ADVISER DETAILS

---

**Name: Craig Saville**

**Authorised Representative Number: 427159**

### Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)
- Post Graduate Diploma in Banking Management (MGSM)

### Experience

- Craig has worked in the financial services industry since 1983 and has been providing financial advice services to clients with Finalyze since 2012.
- Prior to becoming the Senior Partner of Finalyze Financial Planning, Craig held a number of senior executive positions within MLC.
- Craig is currently completing his Masters in Financial Planning at Deakin University and completed an Executive program at Stanford University in California USA.

**Name: Jeffrey Osborne**

**Authorised Representative Number: 242546**

### Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Diploma of Financial Services (Financial Planning)

### Experience

- Jeff is a partner in Finalyze Financial Planning and holds an Advanced Diploma in Financial Planning
- He commenced his career in the financial services industry in 1973 in various roles with both the State Bank of Victoria and Commonwealth Bank specialising in the area of lending.
- After a successful stint in the corporate world, Jeff joined Finalyze Financial Planning in 1998

**Name: Anne-Marie Sammut**

**Authorised Representative Number: 328429**

### Qualifications

- Diploma of Financial Services (Financial Planning)

### Experience

- Anne is an associate adviser with Finalyze and holds a Diploma in Financial Planning and is currently completing her Advanced Diploma of Financial Services (Financial Planning)
- She commenced her career in the financial services industry in 2003 and has held various roles in financial planning businesses.
- Anne joined Finalyze Financial Planning in 2012 and has established strong client relationships during that time.

### How to provide us your instructions

You may specify how you would like to give us instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to our contact details above.

## AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857

Level 16, 363 George Street  
Sydney NSW 2000

GPO Box 5380 Sydney NSW 2001

T 1300 AFFINIA (1300 233 464)

E [hello@affinia.com.au](mailto:hello@affinia.com.au)

[www.affinia.com.au](http://www.affinia.com.au)

## OUR SERVICES

We are authorised to provide the following services:

- Financial Advice / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

We are authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Investor Directed Portfolio Service (IDPS).

## FEES AND COMMISSIONS PAID TO AFFINIA

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product we recommend. The amount of initial commission / fee is calculated as a percentage of the funds you invest and / or the premium paid by you. The fee may be deducted from the amount invested or commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 88% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$440. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

### Fees and Charges

Fees may be charged for the services we provide. These fees will be agreed upon and confirmed to you prior to any service provided. Current fees and charges (GST inclusive) are:

### Advice Preparation Fees

Fees for the preparation of your advice may range between \$2,200 and \$7,700 per person.

### Ongoing Advice Fees

Our ongoing advice fee can be calculated as a percentage of your recommended portfolio. For an example an investment of \$100,000 the fee incurred would be \$1,100 per annum.

The percentage amount varies on the amount invested and is on a sliding scale with a higher amount attracting a smaller percentage.

0 - \$500,000 = 1.1%

\$500,000- to \$1,000,000- = 0.77%

\$1,000,000- plus = 0.55%

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of our recommendation to you will be detailed in your Statement of Advice.

### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation we have made to you, Osborne Saville Pty Ltd T/as Finanalyze Financial Planning is paid 100% of the commission and fees paid to Affinia.

Craig and Jeff are directors, shareholders & employees of Osborne Saville Pty Ltd T/as Finanalyze Financial Planning which pays them a salary and profit distributions from the commissions and fees received.

Anne is an employee of Osborne Saville Pty Ltd T/as Finanalyze Financial Planning which pays her a salary.

### Other benefits We may receive

As an authorised representative of Affinia we may receive other benefits, including information technology software and support, professional development programs and conferences. We may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

## AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857

Level 16, 363 George Street  
Sydney NSW 2000

GPO Box 5380 Sydney NSW 2001

T 1300 AFFINIA (1300 233 464)

E [hello@affinia.com.au](mailto:hello@affinia.com.au)

[www.affinia.com.au](http://www.affinia.com.au)