

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 3 – 20 April 2018

This document has two parts being the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Who is my financial adviser?

Your financial adviser is Harry Matsoukas of First Eden Pty Ltd

Address: 92 Chomley Street, Prahran, VIC 3181

Telephone: 0419 354 904

Email: harry@firsteden.com.au

Harry Matsoukas is a director of First Eden Pty Ltd, a Corporate Authorised Representative of Nextplan. Harry Matsoukas' ASIC representative number is 000 321 261. First Eden Pty Ltd's ASIC representative number is 001 000 094.

What experience does my adviser have?

Harry Matsoukas has over 20 years' experience in the financial services industry and is a Certified Financial Planner® professional with the Financial Planning Association of Australia (FPA).

Harry holds a Bachelor of Business (Marketing), Certificate of Superannuation Management and a Diploma of Financial Planning.

Who is responsible for the financial services provided?

Nextplan is responsible for the financial services provided by Authorised Representative and First Eden Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

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

Harry Matsoukas is authorised by Nextplan to provide financial services in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life products including Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities excluding Direct Equities
- Superannuation including SMSF

Please note that Harry Matsoukas is not authorised to provide any services on behalf of Nextplan except in relation to the financial products listed above. The "What services and products are not provided by or on behalf of Nextplan" section earlier in this FSG gives examples of other services that are not provided on behalf of Nextplan.

Harry Matsoukas also provides an ongoing review service. As part of this service, Harry Matsoukas will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Nextplan will collect all commissions, fees and other benefits in connection with financial services provided by Harry Matsoukas or First Eden Pty Ltd. Nextplan will retain 5% of all income collected and will pass on the balance to First Eden Pty Ltd.

Harry Matsoukas is then paid distributions from First Eden Pty Ltd. Harry Matsoukas may also receive profit share or a performance bonus, which may be based on the funds invested by clients of First Eden Pty Ltd. Otherwise, Harry Matsoukas may receive a portion of the direct fee, commission or adviser fee paid to First Eden Pty Ltd by Nextplan. Specific details of this will be provided to you in the SoA.

In addition to retaining 5% of all income collected, Nextplan will also collect an annual Flat Fee from First Eden Pty Ltd.

Please note that at no time will you pay Harry Matsoukas or First Eden Pty Ltd directly.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the 'Statement of Advice' (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Nextplan provides, please contact Harry Matsoukas at harry@firsteden.com.au or on 0419 354 904.

You should retain this FSG for your reference and any future dealings with Harry Matsoukas, First Eden Pty Ltd or Nextplan.

Financial Services Guide Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 3.0 dated 20 April 2018 including the Authorised Representative Profile for Harry Matsoukas dated 20 April 2018 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

Financial Services Guide Confirmation of Provision

I confirm that I sent a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 3.0 dated 20 April 2018 including the Authorised Representative Profile for Harry Matsoukas dated 20 April 2018 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

The Financial planning process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs. In our first meeting we discuss each step of the process with you.

