



Adviser Profile

Kreate Wealth Pty Ltd
Robyn Arnold

This adviser profile forms an essential part of the Financial Service Guide (FSG). It is not complete without it.

Authorised Representative Number:	1234319
Corporate Authorised Representative:	001289354
Adviser profile issue date:	01/12/2021
Version:	3

Robyn Arnold is an Authorised Representative of Financial Force Pty Ltd (Financial Force) ABN 42 091 425 464, AFSL 238 337. Robyn Arnold is the proprietor of Kreate Wealth, which is a Corporate Authorised Representative of Financial Force.

Qualifications and Experience

Graduate Diploma Financial Planning (GradDipFinPlan)
Chartered Retirement Planning CounsellorSM (CRPC[®])
Tax (Financial) Adviser – TPB Registration Number 26062804

Accredited: Aged Care, Behavioural Finance ProfessionalSM (ABFP[®]),

Robyn is the owner of Kreate Wealth and has enjoyed working in the financial services industry for over 22 years.

Robyn is a Senior Financial Planner, has completed the Graduate Diploma of Financial Planning, Code of Ethics, FASEA and is Aged Care Accredited. She is a member of FAAA and sits on the Gold Coast chapter and also a member of AIOFP and a fellow of IFPA. She is spear-heading a professional year development and investment program and completes pro-bono work for the Anti-Cancer Council.

She is committed, and thoroughly enjoys helping clients maximise their financial position and live a life they love, without having to worry about money. As part of a strong support team, Robyn manages and builds a business based principally on referrals from satisfied clients who want their friends and colleagues to enjoy the same level of professional service, expertise, and courtesy they have received.

Services Offered

I am authorised to provide advice in the following areas:

- Superannuation
- Pre-retirement planning
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Goal Setting
- Debt management
- Gearing
- Aged Care
- Centrelink / DVA
- Ownership and structures (e.g., discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Business succession planning
- Salary packaging
- Referrals to specialists (e.g., accountants, solicitors)

Products Offered

I am authorised to deal in the following products:

- Cash management accounts
- Direct fixed interest
- Personal and group insurance
- Business succession insurance
- Retail and wholesale managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts and income streams
- Socially responsible investments
- Superannuation, including Self-Managed Super Funds (SMSF's)
- Standard margin lending facilities

How am I Paid?

As the licensee, Financial Force collects all advice fees and commissions. Financial Force then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from Financial Force, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section) or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that Financial Force, the Practice and I receive (if any) as a result of that advice.

Client Fee and Payment Options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our payment options may include a fee for service, commissions, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate
- A fixed dollar amount
- A percentage of funds invested (excluding borrowed funds)
- A combination of these methods

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

Commissions: Some product providers pay commissions to Financial Force. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

Additional Privacy Disclosure – Our Business Partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines.

The individual/s we have contracted to support our business have signed a contract with us that they will adhere to the Australian Privacy Principles when dealing with your personal information and have all been police checked. They will not contact you or share your information with any other party unless they have your express approval.

My contact details

Address	Kreate Wealth, PO Box 4243, Robina Town Centre, QLD, 4230
Phone	0434 420 048
Email	robyn@kreatewealth.com.au
Website	www.kreatewealth.com.au

Financial Services Guide

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FinancialForce

The Financial Service Guide (FSG) is an important document. The purpose of the FSG is to assist you to make a decision about whether to use any of the services offered by Financial Force and our Advisers and to keep you fully informed of the financial planning process.

The information contained in this FSG covers matters such as:

- Information about Financial Force Pty Ltd as the licensee
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Financial Force can provide
- Details of the financial services and/or products that Financial Force does not provide
- The Financial Force financial planning process
- Documents you may receive from us
- Remuneration received by Financial Force and your Adviser
- Relationships which might influence Financial Force or your Adviser in providing financial services to you
- Financial Force internal and external complaints procedures
- Compensation arrangements

Lack of Independence

Financial Force is privately owned and not an independent Australian Financial Services License (AFSL) and will continue to operate through these circumstances as we allow all our advisers the option to remunerate their services by accepting insurance commissions. As Financial Force allows remuneration from our clients in the form of receiving commissions on the sale of life risk insurance products (and not rebate in full back to clients), we're unable to declare Financial Force as an independent, impartial or unbiased Australian Financial Services License (AFSL) holder.

Financial Advice

If your Adviser provides you with financial advice and/or a financial product, you will receive a Statement of Advice (SoA) and/or a Product Disclosure Statement (PDS)

A SoA will take into account your financial situation, objectives and needs. The SoA will contain the financial advice provided to you and the basis on which it is given, including advice / product recommendations, any remuneration payable, the risks and disadvantages associated with the advice and/or product recommendations and all details of any relationships which might influence your Adviser in providing the financial advice and/or product recommendation, such as any association with product issuers or other parties.

If we recommend that you acquire a particular financial product (other than securities such as direct shares) or offer to issue or arrange the issue of a financial product to you, we will provide you with a PDS. The PDS will contain information about the particular product, including the features, benefits, fees and risks associated with that product to help you make an informed decision.

About Financial Force

Financial Force Pty Ltd was established in February 2000 and has been privately owned and operated by its Director Anthony Dunn. Anthony has a knowledgeable experience in providing financial advisory services and is member of various professional bodies and associations.

All authorised representatives of Financial Force have access to up-to-date information about a range of financial strategies (e.g., wealth creation, retirement planning, salary packaging) as well as the performance of managed funds and securities. Our representatives are able to give comprehensive and competent advice in these matters that include investments, superannuation and insurances. Each representative is authorised to provide advice in well-defined areas of financial services.

Our Financial Services

Financial Force is authorised under its licence to offer comprehensive personal financial planning, investment and insurance advisory services and/or products such as:

- wealth accumulation goals and strategies, and the associated investments
- superannuation and retirement planning, and the establishment of methods of generating retirement income streams
- provision of personal and general insurance advice and arranging for insurance policies to be put in place
- provision of estate and succession planning advice
- advice on investment in managed funds and listed securities
- salary packaging

Advice is provided on the strategic use of unit trusts, master funds, self-managed superannuation funds, allocated pensions, complying pensions, deferred and immediate annuities, salary packaging, debentures, other fixed interest investments, securities, insurance bonds, life insurance, income protection insurance, trauma insurance and general insurance.

Authorised Representatives of Financial Force may not be authorised to provide advice about all of the above areas. Please refer to the Adviser Profile with this FSG that sets out the areas of advice and types of products in which your Adviser is authorised to advise you.

Services and Products Financial Force Does Not Provide

Financial Force can only provide services in relation to those set out in its AFS Licence (a copy of which is available upon request). Your Adviser is not authorised to provide any other services/products other than those listed in their Adviser Profile and specifically is not authorised to provide the following:

- banking services
- services relating to credit assistance and activity
- loan facilities (including residential loans)
- legal advice
- accounting advice
- real estate/ property advice

Who Will Be Responsible for Providing the Financial Services?

Your adviser provides financial services on behalf of, and as authorised by Financial Force. Therefore, Financial Force is responsible to you for the financial services that your Adviser provides to you.

Your Adviser will provide you with an Adviser Profile along with this FSG. The Adviser Profile contains important information about your Adviser, including their Authorised Representative number, details of their qualifications and experiences, the areas or types of financial products or services your Adviser is authorised to provide to you, as well as the details of any remuneration payable.

Your Adviser is required by law to act in the best interests of their clients, honestly, professionally, fairly and objectively in the provision of financial services. Financial Force has authorised your Adviser to provide this FSG and the accompanying Adviser Profile to you.

Howe Can You Give Instructions to Your Adviser?

You can give specific instructions to your Adviser by either contacting them over the phone, via email, or in person.

Financial Force Financial Planning Process

1. You have been provided with this FSG and your Adviser's Adviser Profile (if you do not have a copy of your Adviser's profile, please contact Financial Force).
2. You will be asked to provide information about your particular objectives, financial situation and needs to allow your Adviser to advise you appropriately. This information is collected from you and recorded in the Confidential Financial Review form and the Client Risk Profile Questionnaire. The information obtained in these two documents will form the basis of any advice or recommendation provided to you by your Adviser.
3. A financial plan will be designed for you, tailored to your identified needs and objectives and specific risk profile
4. All of these matters will be addressed in a comprehensive SoA prepared personally for each client. The SoA will set out your Adviser's recommendations, the basis on which those recommendations are given, and the remuneration payable for researching, designing, implementing and maintaining those recommended products and services.
5. The recommendations will be implemented by your Adviser upon receiving your authority to proceed with the recommendations.
6. Your Adviser will regularly review and revise your financial plan (including recommendations, services and products) and make any necessary updated recommendations to you depending on your circumstances.

Documents You May Receive

Statement of Advice (SOA) – This is the comprehensive advice document (mentioned earlier in this FSG) that is provided to you when we give you personal advice. The document takes into account your personal needs, objectives, financial situation and goals. You must confirm that you are satisfied with the assessment your adviser has made regarding your personal circumstances and risk profile.

Product Disclosure Statement (PDS) - If your Adviser recommends a particular product, you will receive a PDS prepared by the product provider. This document will contain information about the product features, risk and costs and details other fees and charges that may apply, including management expense ratios and remuneration payments to Advisers. It usually also contains any application material that may need to be completed in relation to the relevant transaction.

Additional Advice - If your Adviser provides you with any additional advice, you are able to obtain a copy of that advice (if it has not already been given to you) by contacting your Adviser and requesting a copy. A request for additional advice can be made up to 7 years after the date that the advice was initially given to you.

Ongoing Fee Arrangement - If you're under an ongoing fee arrangement with your adviser, it is their obligation to provide you with a 12-month ongoing service renewal which will require your consent to deduct fees after the initial 12 month period (the frequency and amount of each ongoing fee the account holder will pay during the upcoming year if the account holder were to renew the existing ongoing fee arrangement, where the upcoming year is a period of 12 months beginning on the next anniversary day for the ongoing fee arrangement). This may also include a Fee Disclosure Statement (FDS) which outlines how much fees you paid and what services were provided in the previous 12 months.

Remuneration Received by Financial Force and Your Adviser

How is remuneration shared between Financial Force and your Adviser?

The remuneration between Financial Force and your Adviser is shared in accordance with the split of fees that has been negotiated in their authorisation agreements:

Financial Force - All remuneration from the financial service provided and/or financial products is initially received by Financial Force. Financial Force retains between 10 and 20% of these amounts.

Your Adviser - Our Advisers are paid between 80% and 90% of the fees and commissions received by Financial Force.

How are Financial Force and your Adviser Remunerated?

The circumstances of each client and the nature and complexity of the advice, products and services they require will vary the costs associated with providing that advice and those products and services. Fees will be discussed with you at your first appointment. The basis and an estimate of applicable fees will be detailed in an initial Letter of Engagement and detailed in your SoA and explained in detail by your Adviser.

Generally, though, your Adviser may be remunerated by one of the below types of fees, or a combination of them, whenever they provide a recommendation for an investment, product or service.

Fee for service - Some of our representatives may charge a fee-for-service depending on the time taken to provide the service and its complexity. A fee-for-service may be based on either one or a combination of the following:

- A fixed dollar amount; or
- A percentage of the funds invested.

Initial Commissions - are a one-off payment and are calculated as a percentage of funds you have invested. They are deducted from the amount invested and are calculated as a percentage of the value of the investment you make. Initial commissions are calculated in the following way:

- Investment products- between 0 - 5% of the investment amount (GST inclusive)
- Insurance products – between 0 – 66% of the investment amount (GST inclusive)

Ongoing commissions - (sometimes known as trail/level commissions) are paid to Financial Force for the duration that your investment or insurance product is held with that product provider. Ongoing commissions are calculated in the following way:

- Investment products - between 0 - 1.5% of the investment amount (GST inclusive)
- Insurance products – between 0 – 22% of the investment amount (for trail commissions) (GST inclusive)
- Insurance products – between 0 – 27.5% of the investment amount (for level commissions) (GST inclusive)

Adviser Service Fee - Most fund managers/insurance companies and lenders pass on to advisers a small proportion of the annual management fee to contribute to the cost of ongoing review of the client's circumstances. Our representatives often accept this fee to meet the costs of ongoing reviews unless otherwise negotiated. However, an additional service fee may also be charged to cover this service. This is a matter of discussion between you and your Adviser, and any applicable Adviser Service Fee will be disclosed to you in the relevant SoA document.

Relationships Which Might Influence Financial Force or Your Adviser in Providing Financial Services

Financial Force and your Adviser are required to inform you of anything that might give rise to a conflict of interest (real or perceived) arising from the advice that they are giving you. They must also inform you of any other persons who may benefit from the remuneration they receive from providing the services to you. Any associations or relationships that may influence your Adviser in providing financial services will be specifically detailed in their Adviser Profile.

Associated party of Financial Force - Anthony Dunn is a sole director of Financial Force. The following corporate entity is associated party of the Director of Financial Force:

- Queensland Professional Advisory Service Pty Ltd (an Authorised Corporate Representative of Financial Force).

Your Adviser may employ business administration services provided by Queensland Professional Advisory Services Pty Ltd. Financial Force and your Adviser do not receive any referral fee for recommending those services, and any services provided by Queensland Professional Advisory Services Pty Ltd. Queensland Professional Advisory Services Pty Ltd (Anthony Dunn) may directly benefit from its specific services provided to you.

Queensland Professional Advisory Services Pty Ltd also charges a monthly administration fee to their Self-Managed Super Fund (SMSF) clients to manage the ongoing administration duties required with the Self-Managed Super Fund.

This is a fee charged inhouse from the AFSL to cover employment expenses of the ongoing administration and management of the SMSF.

Alternative Remuneration - Financial Force and your Adviser, each maintain an Alternative Remuneration Register that contains information about any alternative forms of payments or soft dollar benefits over a specified dollar amount that may be received (e.g., lunches, gifts, conferences etc.). A copy of your Adviser's Alternative Remuneration Register is available for inspection upon request.

How Is My Personal Information Dealt With?

At Financial Force, the privacy of your personal information is very important to us. We collect your personal information to ensure that we are able to provide you with the products and services most appropriate to your needs.

Financial Force has adopted the National Privacy Principles set out in the Privacy Act 1988 (Cth) as part of our continuing commitment to client service and maintenance of client confidentiality. We are committed to ensuring your privacy and security are protected through our Privacy Policy. A copy of our Privacy Policy is available from your Adviser and on the Financial Force website: www.financialforce.com.au

If you have concerns about the accuracy and completeness of the information we hold, you may request access to your personal information by contacting the Privacy Officer:

By mail: Privacy Officer
 Financial Force Pty Ltd
 PO BOX 12026
 George Street P/O QLD 4003

By email: compliance@financialforce.com.au

By phone: 07 3210 0244

Complaints Resolution Procedures

We hope you will be fully satisfied with the service your Adviser provides. However, if you have a complaint about your Adviser, you should take the following steps:

1. Lodge an online complaint through our Complaints portal; <https://guided-compliance.com.au/how-to-lodge-a-complaint/>
2. Please contact Financial Force directly on:
 - a. By phone on (07) 3210 0244.
 - b. By email on compliance@financialforce.com.au
A director will then respond to you and will endeavour to resolve your complaint quickly and fairly within 28 days but no later than 45 days after receiving your complaint.
3. If you are still not satisfied with the outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme of which Financial Force is a member. You can contact AFCA by:
 - a. phoning 1800 931 678 (free call).
 - b. emailing info@afca.org.au.
 - c. mailing AFCA, GPO Box 3, Melbourne VIC 3001; or
 - d. accessing their website at www.afca.org.au.
4. The Australian Securities and Investments Commission (ASIC) also has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Compensation Arrangements

Financial Force is required under the Corporations Act 2001 (Cth) (the Act) to have adequate compensation arrangements in place to compensate retail clients for losses they may suffer as a result of a breach of obligations by Financial Force or its Advisers under Chapter 7 of the Act.

Financial Force has comprehensive Professional Indemnity Insurance in place that covers it and its Advisers which meets the compensation arrangements requirements under the Act.

Further Questions - If you have any further questions about the financial services which we and our financial planners provide, please call our Client Services on (07) 3210 0244. Please retain this document for your reference and any future dealings with us.

Financial Force Pty Ltd | ABN 42 091 425 464 | Australian Financial Services Licence No. 238 337

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FinancialForce