



# FINANCIAL SERVICES GUIDE

**Mimosa Advice Services Pty Ltd |  
564497**

**28th February 2025**

Understanding the advice process and our  
relationship with you

## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Mimosa Advice Services Licence Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Mimosa Advice Services Licence Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, our related parties and potential conflicts of interests, how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an **Adviser Profile** for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

**Please take the time to review the FSG and Adviser Profile before engaging our services.**

### NOT INDEPENDENT

Mimosa Advice Services Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.


For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

## HOW TO CONTACT US

Mimosa Advice Services Pty Ltd  
ABN 96 682 083 889

Suite 12/86-88 Water Street  
South Toowoomba, QLD, 4350

 07 5488 6610

 [info@mimosaas.com.au](mailto:info@mimosaas.com.au)

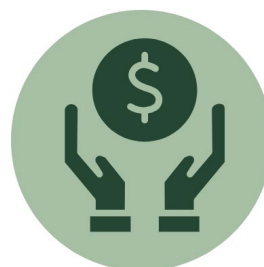
## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Mimosa Advice Services Pty Ltd can offer the following services and products.



### Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



### Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing



### Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



### Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that applicable to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

| Remuneration  | Up to               |           |
|---|---------------------|-----------|
| Hourly Rate   | \$330 including GST |           |
| SoA & Implementation Preparation Fee  | \$10,500            |           |
| Ongoing retainer (Fixed fee based on service package)   | \$10,500            |           |
| Remuneration  | Initial             | Per Annum |
| Insurance Commission*   | 0% to 66%^          | 0% to 35% |
| <b>N.B</b> The above fees are a guide only, all fees will be documented in either an engagement letter or ongoing service agreement, for your consent before being charged. |                     |           |

\*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

### Your Adviser

All fees and commissions are initially paid to Mimosa Advice Services Pty Ltd before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

## BENEFITS, INTERESTS AND ASSOCIATIONS

The Licensee, your Adviser and the financial planning business do not have related parties, shareholdings or referral arrangements that may influencing my advice. Your Adviser does not pay or receive referral fees.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint.  
  
Phone 07 5488 6610  
Email [info@mimosaas.com.au](mailto:info@mimosaas.com.au)  
Mail Mimosa Advice Services Pty Ltd  
Suite 12/86-88 Water Street  
South Toowoomba, QLD, 4350
2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)  
Online [www.afca.org.au](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Mail GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

Mimosa Advice Services Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here [:https://serenityfinancialplanning.com.au/privacy-policy](https://serenityfinancialplanning.com.au/privacy-policy)

## ADVISER PROFILE



Serenette Margaret Crombie |  
Representative Number 1268222

Authorised

Time to Bloom Consulting Pty Ltd T/A Serenity Financial Planning |  
Corporate Authorised Representative Number 1297744

### Overview

Serenette is a qualified Financial Planner with 12 years' experience in financial planning with a Bachelor of Business and Commerce and Advanced Diploma of Financial Planning. Serenette has been operation her own advice practice since 2022. Serenette provides a wide range of services including retirement and superannuation, wealth creation, family protection, cashflow and debt management.

### Qualifications

- Bachelor of Business and Commerce – Majoring in Finance
- Self-Managed Super Funds
- Advanced Diploma of Financial Services
- Margin Lending Facilities
- Diploma of Financial Services

### Memberships

- Financial Planning Association (FPA)
- Justice of Peace (Qual)

### Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Investment Bonds
- Margin Lending
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

### Remuneration

I am remunerated by: I receive a salary from Time to Bloom Consulting Pty Ltd T/A Serenity Financial Planning and may also receive management fee or distribution of profits from Time to Bloom Consulting Pty Ltd T/A Serenity Financial Planning and/or Mimosa Advice Services Ptd Ltd. The amount of my salary is dependent on a range of factors including my experience skills and professional standards. The amounts of any fees,

commissions, bonuses or other incentives received by Mimosa Advice Services Pty Ltd and me will be disclosed in your SOA or ROA. Fees and commissions are paid to Mimosa Advice Services Pty Ltd in the first instance who then pay your adviser.