



# SMSF ADVISERS NETWORK PTY LTD

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## FINANCIAL SERVICES GUIDE

### ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

#### Who Are We?

**Business Name:** McMahon Osborne Super Strategies Pty Ltd  
**Address:** 43 Gap Road  
Sunbury VIC 3429  
**Postal Address:** PO Box 665  
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McMahon Osborne Super Strategies Pty Ltd (ABN 21 600 547 699) is a Corporate Authorised Representative No. 124 1531 of SMSF Advisers Network Pty Ltd.

McMahon Osborne Super Strategies Pty Ltd is a member of the Sage Business Group. Sage Business Group is committed to providing you with 'easy to understand advice that works'. Our team are committed to partnering you in a way that goes beyond a traditional accounting service, as we provide a range of services which encompass every aspect of your financial life. At Sage Business Group we are dedicated to developing our clients into informed decision makers. We put you in control, first listening, then working with you to design unique solutions that help deliver maximum growth and wealth potential.

Please be aware that *Sage Business Group Pty Ltd* is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Sage Business Group Pty Ltd* in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

**Michael Osborne** CPA

**Director**

**Authorised Representative No:** 124 4464

**Email:** [michael@sagegroup.com.au](mailto:michael@sagegroup.com.au)

Michael has been involved in the accounting and financial services industry for 30 years. After graduating from Royal Melbourne institute of Technology with a Bachelor of Business he qualified as a CPA to provide accounting services to clients ranging from personal issues to catering for a range of small business needs.

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National Tax & Accountants'  
Association

Having completed studies in superannuation and Self Managed Superannuation Michael meets the ASIC criteria to be authorised to provide personal advice to clients regarding their superannuation needs.

Michael Osborne is remunerated by means of salary.

**Tim McCarthy** CPA

**Director**

**Authorised Representative No:** 124 1530

**Email:** tim@sagegroup.com.au

Tim has been involved in the financial services industry since 1996 and held the role as a director of Sage Business Group since 2004. Tim has held the role as a Board Member of Lancefield & Romsey Community Financial Services Ltd since 2005 including the role of Company Chair from 2011 to 2015. After graduating from RMIT with a Bachelor of Business (Business Administration) in 1996 he was advanced to the status of CPA in 1999 and holds a CPA Public Practice Certificate. In his role with Sage Business Group, Tim has worked closely with a number of financial advisers dealing with many matters involving appropriate business and superannuation structures.

Having completed studies in superannuation and Self Managed Superannuation to meet the ASIC criteria to provide personal advice, he looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Tim McCarthy is remunerated by means of salary.

**Angela Reissis** CPA

**SMSF Advisor**

**Authorised Representative No:** 124 5813

**Email:** angela@sagegroup.com.au

Angela has been involved in the financial services industry since 1994. After graduating from Latrobe University with a Bachelor of Business (Accounting) with minors in Law Economics and Human Resources in 1991 she was advanced to the status of CPA in 1997. In her role with Sage Business Group, Angela has worked closely with a number of financial advisers dealing with many matters involving appropriate business and superannuation structures, including strategies from starting up accumulation phase pension and withdrawal phase and wind up of SMSFs.

Angela holds the role of SMSF Specialist at Sage Business Group and having completed studies in superannuation and Self Managed Superannuation to meet the ASIC criteria to provide personal advice she looks forward to continuing to provide her clients with advice regarding their superannuation needs.

Angela Reissis is remunerated by means of salary.

**Jennifer Kemp**

**Authorised Representative No:** 125 1598

**Email:** jennyk@sagegroup.com.au

In her role at Sage Business Group, Jenny has worked closely with a number of financial advisers dealing with many matters involving appropriate income tax strategies as well as business and superannuation structures. Jenny's responsibilities at Sage Business Group include that of Operations Manager and Accountant. Jenny looks forward to continuing to provide her clients with advice to suit their personal needs. Having attained the RG 146 accreditation in SMSFs she looks forward to continuing to advise her clients in respect to their SMSFs and general superannuation needs.

Jennifer Kemp is remunerated by means of salary.

**Jason Wight**

**Authorised Representative No:** 125 7881

**Email:** jason@sagegroup.com.au

Jason has been involved in the financial services industry since 1997. After graduating from VIT with a Bachelor of Business (Accounting) in 2003 he was advanced to the status of CPA in 2007. In his role with Sage Business Group, Jason has worked closely with a number of financial advisers dealing with many matters involving appropriate business and superannuation structures.

Having worked in the past for an SMSF Specialist firm and now completed his studies in superannuation (RG146) to meet the ASIC criteria to provide personal advice, he looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Jason Wight is remunerated by means of salary.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

**Your Adviser, as detailed above can provide strategic advice in the following areas:**

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

**How we charge**

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

**Hourly Rates**

A typical rate for fee for service arrangements is between \$250 and \$350 per hour plus GST.

**Advice Preparation Fee**

This is a one-off fee charged for the preparation of the advice provided. Professional Advice Fees can range from \$600 to \$1,500 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

**Implementation Fees**

To implement our advice, we may charge a fee. This fee is typically between \$300 to \$1,000 plus GST depending on the advice, strategies and time involved.

**Ongoing Advice Fees**

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between \$1,200 and \$3,500 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

**Referral Fees**

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.