

Financial Adviser Profile

Overview

Premier Solutions Group was established in 2008 to provide clients with the financial solutions they require to achieve wealth and financial independence. Over the last 10 years the Premier Solutions Group has grown from a small financial planning firm to a fully integrated financial services business specialising in all aspects of investments, lending, insurance, and superannuation. Areas where we do not have the necessary skills or expertise, we have developed strategic alliances with preferred partners to ensure quality advice will still be received.

Premier Investment Solutions is the financial planning arm of the Premier Solutions Group and is a Professional Practice of the Financial Planning Association (FPA). Being a Professional Practice of FPA, Premier Investment Solutions needs to adhere to the highest professional and ethical standards of the FPA and is in recognition of the professionalism and high level of educational qualifications attained by the advisory team.

Terry Kays is a Sub-Authorised Representative No. 226944 of Terree Pty Ltd trading as Premier Investment Solutions, Corporate Authorised Representative No. 428529. Terry is the Senior Financial Planner with Premier Investment Solutions and has been in the finance industry since leaving school in 1975. He has been a licensed financial planner since 1992, and during his career has been awarded a number of internal and professional awards for his dedication and commitment to servicing his clients.

Terry is a Certified Financial Planner (CFP), the highest financial planning designation recognised worldwide, and in 2012 was awarded a Fellowship of FPA (FFPA) in recognition of his outstanding contribution to both the financial planning profession as well as the community.

Terry is also an accredited SMSF Specialist Adviser (SSA) registered with SMSF Association, one of only a handful of Specialist Advisers in Gippsland. Terry also has an Associate Diploma of Accounting.

Goal Settings

One of the major objectives of the Premier Solutions Group is to assist clients work towards and realise their goals and dreams, irrespective of what life stage they are in.

We are passionate about financial planning and our business model has been structured around assisting clients achieve their goals by navigating through the different life stages towards financial success.

Qualifications

Terry holds a Diploma of Financial Planning and meets the competency requirements under ASICs Regulatory Guide RG 146. Terry also holds an Associate Diploma of Business (Accounting).



Terry Kays

CFP SSA FFPA

Premier Investment Solutions

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Professional Memberships

Terry is a member of the following professional bodies and abides by their respective codes of professional conduct and ethics:

- Financial Planning Association
- Self Managed Super Fund Association.

Personal Interests

Outside work, Terry spends his time enjoying life with his wife Rosemaree, 3 children and friends. Terry also enjoys travelling and experiencing different cultures, as well as spending his spare time at the MCG following both cricket and his beloved demons.

Authorisations

Terry is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products and Life Risk Insurance Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Deposit and Payment Products
- Retirement Savings Accounts (“RSA”) products
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government
- Superannuation
- Self Managed Superannuation Funds
- Securities
- Standard Margin Lending Facility.

Premier Investment Solutions Advice Fees and Charges

Terry Kays will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial/subsequent meetings. Terry’s fee for the provision of Advice; preparation of a Statement of Advice and/or other Advice documents; and implementation of Advice will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Terry also provides the option of ongoing reporting and advisory services. This fee will be disclosed to you prior to the commencement of any ongoing services. Terree Pty Ltd (trading as Premier Investment Solutions) pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from any financial services provided to you. Terry Kays is a Director of Terree Pty Ltd (Premier Investment Solutions) and will receive a salary and profit distribution after the payment of business costs.

All fees will be fully disclosed in our Statement/Record of Advice.

Other Benefits Terry May Receive

From time to time Terry may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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