

CADENCE

ACCOUNTANTS + ADVISORS



Financial Service Guide (FSG)

Our guide to assisting you with your financial needs

Version 1.6 | July 2025

Purpose

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG covers the following:

- Information about Tiernan Parsons Financial Services Pty Ltd as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services
- Details of the financial services and/or products Tiernan Parsons Financial Services Pty Ltd can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Tiernan Parsons Financial Services Pty Ltd is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Tiernan Parsons Financial Services Pty Ltd’s authorised representatives.

Cadence Accountants & Advisors is a Corporate Authorised Representative of Tiernan Parsons Financial Services Pty Ltd (CAR No: 001316279). Authorisation date: 16th July 2025

Lachlan Campbell is an Authorised Representative of Tiernan Parsons Financial Services Pty Ltd (AR No: 001258222).



Tiernan Parsons Financial Services Pty Ltd (ABN 62 147 748 990) is an Australian Financial Services Licensee (AFSL 391761).

Distribution of the Financial Services Guide (version 1.6) by the providing entity has been authorised by Tiernan Parsons Financial Services Pty Ltd.

Who are we

Cadence Accountants & Advisors is a financial services business dedicated to providing you with services and strategies suited for your personal circumstances and individual needs. We hold an Australian Financial Services Licence (Number 391761) that authorises us to operate a financial services business and provide you with financial advice and services.

Cadence Accountants and Advisors is distinguished by our commitment to personal service. Whether you have previously received financial advice or not, we can help you develop solutions tailored to your circumstances.

In today's environment, business relationships are founded on professionalism, integrity and exceptional client service. These are also the principles upon which our business is founded. In our dealings with clients, we and our advisers, aim at all times to be professional, honest, fair and to provide excellent service.

At Cadence Accountants & Advisors we aim to make you feel totally at ease with the services we offer.

Our responsibility

Your Adviser provides financial advice and services on behalf of Tiernan Parsons Financial Services Pty Ltd and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Tiernan Parsons Financial Services Pty Ltd advisers adhere to the FASEA Code of Ethics/Conduct of CPA Australia.

Adviser profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

What we can provide

Tiernan Parsons Financial Services Pty Ltd is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies (including Self-Managed Superannuation Funds)
- Debt management inc gearing strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, direct equities and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Derivatives
- Margin lending
- Superannuation
- Self-managed superannuation

Tiernan Parsons Financial Services Pty Ltd maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Tiernan Parsons Financial Services Pty Ltd APL.

Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Service Proposal
- Initial Advice Agreement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Ongoing Service Agreement
- Renewal Agreement (Opt In)

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Your Adviser will also issue a Renewal Agreement every 12 months. The Renewal Agreement will give

you the option of renewing the ongoing fee arrangement.

How to give 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 occurs.

Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for 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 to 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 also decline to provide advice if they feel they have insufficient information to proceed.

Tiernan Parsons Financial 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 see our Privacy Policy.

<https://cadence.com.au/privacy-policy-disclaimer/>

Disclosure of information

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 paraplaning service providers
- IT service providers

Tiernan Parsons Financial Services Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Tiernan Parsons Financial Services Pty Ltd Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Remuneration

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser or the licensee may be remunerated through either:

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

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

| Type of Remuneration | Initial | Ongoing |
|----------------------|-----------------|-----------------|
| Adviser Service Fee | \$0 to \$22,000 | \$0 to \$55,000 |
| Adviser Service Fee* | Up to 1.10% | Up to 1.10% |
| SoA Preparation Fee | \$0 to \$22,000 | N/A |
| Implementation Fee | \$0 to \$22,000 | N/A |
| Hourly Rate | \$110 to \$550 | \$110 to \$550 |
| Insurance Commission | 0% to 66% | 0% to 35% |

** Based on a % of funds invested ^based on a % of the premium*

Licensee remuneration

All fees or commissions are initially paid to Tiernan Parsons Financial Services Pty Ltd before being distributed in full to Cadence Accountants & Advisors.

Related companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Professional Indemnity

Tiernan Parsons Financial Services Pty Ltd maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Tiernan Parsons Financial Services Pty Ltd as required by the Corporations Act 2001.

Other remuneration or benefits

Tiernan Parsons Financial Services Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- 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.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice. Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

The licensee is not “independent, impartial or unbiased” within the meaning of s923A of the Corporations Act as we may be entitled to receive commission on insurance policies.

Authorised Representatives

Your financial advice specialists are authorised representatives of and offer services on behalf of Tiernan Parsons Financial Services Pty Ltd (AFSL).

Cadence Accountants and Advisors Pty Ltd

Corporate Authorised Representative Number 001316279

Lachlan Campbell

Authorised Representative Number 001258222

Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, as a first step please contact your Adviser and we will do our best to resolve your concern quickly and fairly.

If your Adviser has not satisfactorily resolved your complaint, you should take the following steps:

1. Contact our **Responsible Manager** to discuss your complaint.

Phone 03 9813 2933

Online <https://cadence.com.au>

Mail Responsible Manager
Tiernan Parsons Financial Services Pty Ltd
PO Box 5016
Camberwell VIC 3124

2. We will acknowledge receipt of a complaint immediately, however, 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.
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.

The contact details for AFCA are:

Phone 1800 931 678 (free call)

Online www.afca.org.au

Email info@afca.org.au

Mail GPO Box 3
Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

Contact Us

Tiernan Parsons Financial Services Pty Ltd

Suite 3.02, Level 3, 250 Camberwell Road

Camberwell VIC 3124

PO Box 5016

Camberwell VIC 3124

T: 03 9813 2933

E: finplan@tpfs.com.au

W: www.cadence.com.au

For more information

Please visit www.moneysmart.gov.au for more information on financial advice.