Blue Diamond Financial

LIVE HAPPIER THROUGH FINANCIAL HEALING



Business Profile and Financial Services & Credit Guide
July 2025

Blue Diamond Financial Pty Ltd (Blue Diamond Financial) ABN 82 613 543 981 is an Authorised Representative (No. 1236816) and Credit Representative (No. 494723) of FYG Planners Pty Ltd ("FYG Planners") as the authorising Licensee. Blue Diamond Financial contact details are:

Business Address: Suite 703, 12 Century Circuit, Bella Vista NSW 2153
Postal Address: 2 Yasmin Court, Thornlands QLD 4164
Telephone: 1800-77-3202
Email: info@bluediamondfinancial.com.au
Web: www.bluediamondfinancial.com.au

Business Profile

Blue Diamond Financial helps people plan, invest and protect their wealth.

Without ties to any financial institutions, we proudly offer financial advice free from product influence.

Blue Diamond Financial is a boutique financial planning practice which is privately owned and operated by Martin Cossettini.

Martin established Blue Diamond Financial with the vision of helping individuals, families and business owners achieve their lifestyle goals and improve their financial position by offering comprehensive financial planning advice.

The personalised services available include needs-based services tailored to the clients' personal goals & objectives, whilst also applying the latest academic, market and legislative research.

Investment portfolio advice and planning favours academic evidence over market speculation – with a focus on achieving a reliable investment experience, efficient portfolio management, high quality portfolio administration, low fees, and a disciplined portfolio review process.

As a family owned and run practice, Blue Diamond Financial has no links or ties to any financial institutions or product providers. Our freedom from product influence provides our clients with the greatest potential for success.

We are licensed through the privately owned FYG Planners Group which has over $3 billion in funds under advice.



Lack of Independence

Blue Diamond Financial Pty Ltd is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.

Blue Diamond Financial Pty Ltd

Our clients are people with varying goals, incomes and lifestyles, but they all share one thing in common – they delegate to us so they can focus on what is really important to them.

Blue Diamond Financial Pty Ltd will help identify ways to maximise the benefits from your existing financial resources. We have extensive experience in the following:

- Investments (Reliable Asset Class Investing)
- Wealth Accumulation Planning
- Superannuation
- Retirement Planning
- Estate Planning
- Government Benefits (eg. Centrelink)
- Saving and Budgeting Disciplines
- Advice on Ownership Structures
- Risk Review and Risk Insurance
- Business Succession Planning
- Business Continuation Insurance
- Taxation Matters
- Salary Packaging
- Finance and Debt Management





Martin Cossettini

- Graduate Diploma in Financial Planning
- Advanced Diploma in Financial Planning
- Diploma in Financial Planning
- Diploma in Financial Markets
- SMSF Accreditation
- Tax (financial) adviser
- Associate Diploma in Business
- Commercial Law

Authorised Representative No. 1236816

Credit Representative No. 494718

Adviser Profile

Martin Cossettini has been working abroad in London (UK) for some 14 years, with many of the leading global financial institutions in the field of Investment Banking.

Upon returning to his homeland of Australia in 2012 he has embarked on a slight change in clientele from corporations to now servicing individuals and their respective family members.

During this time, Martin has gained extensive experience in strategic financial planning, estate planning, insurance planning, income tax planning, and superannuation fund management and investor advisory services.

Martin is absolutely passionate about financially educating and assisting like-minded people reach their financial dreams and aspirations, whilst always placing his client's best interests at the core of everything that he does.

On a more Personal level:

Martin is happily married to his wife Wendy since 2009. They have two daughters Jaela and Vienna.

He really enjoys meeting and working with people from wide diverse backgrounds such as Ethnical/Cultural/Religious and with different working industry experiences having previously spent time as an: Investment Banker, Retail Banker, FIFO Miner, Truck Driver, Snowboard Instructor, Restaurant & Bar Manager & AFL Sports professional, just to name a few. Having a specific interest with sports and a passion for the horseracing industry.

"Martin's focus is on helping clients achieve their lifestyle goals and improve their financial position by offering comprehensive financial planning advice and tax minimisation strategies, ever while incorporating a disciplined approach to investing."

This Financial Services & Credit Guide (FS&CG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FS&CG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FS&CG by Blue Diamond Financial Pty Ltd has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FS&CG is provided to help you decide whether you wish to adopt any of the services we provide.

You should be aware that you are entitled to receive a Statement of Advice (SOA) whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice. On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

Key information is set out below:

Who will be providing the financial service to me?

Blue Diamond Financial Pty Ltd ABN 82 613 543 981 is a corporate Authorised Representative (No. 1236816) and Credit Representative (No. 494723) of FYG Planners Pty Ltd ("FYG Planners") as the authorising Licensee. Blue Diamond Financial Pty Ltd contact details are:

Blue Diamond Financial Pty Ltd
Business Address: Suite 703, 12 Century Circuit, Bella Vista NSW 2153
Postal Address: 2 Yasmin Court, Thornlands QLD 4164
Telephone: 1800-77-3202
Email: info@bluediamondfinancial.com.au

FYG Planners Pty Ltd, ABN 55 094 972 540, holds an Australian Financial and Credit Services Licence (No. 224543). FYG Planners contact details are as follows:

FYG Planners Pty Ltd
Address: Level 1, 41 Mount Street, Burnie TAS 7320
Telephone: 03 6440 3555
Fax: 03 6440 3599
Email: mail@fygplanners.com.au

Who is my adviser?

Your adviser will be Martin Cossettini. He is specifically authorised by Blue Diamond Financial Pty Ltd to act as its representative in providing financial services to clients and has specific formal industry qualifications. Please refer to his Adviser Profile.

Who do you act for when you provide financial services to me?

Blue Diamond Financial Pty Ltd is an authorised representative of FYG Planners Pty Ltd and FYG is responsible for the provision of all financial advice given to you.

FYG's Investment philosophy has been created in adherence with the obligations to you as a client outlined by *The Corporations Act 2001*, the Financial Planners and Advisers Code of Ethics 2019 and FYG's own Code of Conduct.

Blue Diamond Financial Pty Ltd acts for you to deliver objective advice in your best interest in line with FYG's investment philosophy.

What kind of financial services are you authorised to provide to me and what kind of products do those services relate to?

Blue Diamond Financial Pty Ltd is authorised by FYG Planners to offer you the following services:

- Financial planning and investment advice
- Superannuation and rollover advice
- Self-managed superannuation fund advice
- Retirement planning advice
- Estate planning advice of a general nature
- Life insurance advice
- Ongoing monitoring of your portfolio
- Investment portfolio management
- Centrelink benefits planning
- Margin lending & gearing strategies

How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product list will be recommended.

What type of advice do you offer me?

Prior to providing you with any advice, your adviser will review your situation and consider your overall financial strategy.

Blue Diamond Financial Pty Ltd will provide two distinct types of advice to you in the course of preparing your financial recommendations.

1. Strategic advice is advice we will give to you to explain how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.

   We can also assist clients to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities but may refer clients on to mortgage brokers or other credit providers.
   We will be happy to provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

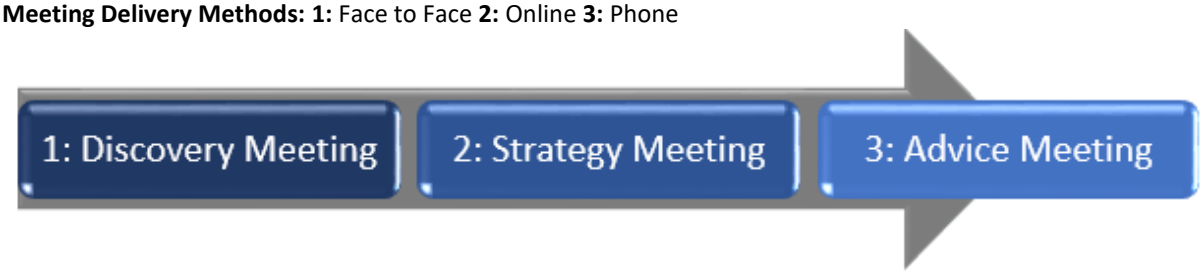
2. Personal investment and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service. This service provides you with an ongoing review of your portfolio, regular reports on its performance and the financial strategies we have implemented for you.

The Client Engagement Process:

Meeting Delivery Methods: 1: Face to Face **2:** Online **3:** Phone



How will I pay for your advisory services?

Fee for service: We will provide you with an invoice for the services we provide or arrange to debit your portfolio; the choice is yours.

or

Insurance Commission or Brokerage: Commission or brokerage payments come from commission brokerage paid to Blue Diamond Financial Pty Ltd by FYG Planners, who in turn receives them from the life insurance companies whose products we recommend to you.

or

Loan/Credit Facility Commission or Brokerage: Commission or brokerage payments come from commission or brokerage paid to Blue Diamond Financial Pty Ltd by FYG Planners, who in turn receive them from the lending organisations whose products you choose to purchase.

If you charge me a fee for the service you provide, how are the fees calculated and paid?

Strategic Financial Planning Advice

All of the strategic planning work we undertake for you will be completed on a time cost or hourly rate basis. Our current hourly charge rates are $220 per hour including GST, which may vary in future.

Wherever possible, we will provide you with an estimate of the costs you may incur for our strategic planning services before you agree to proceed. We will also keep a detailed record of the work we undertake for you. This record is always made available to our clients once our work is completed.

If we are requested to provide you with credit advice, we will provide you with an estimate of our fees before providing our advice.

At Blue Diamond Financial Pty Ltd, we are absolutely committed to ensuring that the quality of our strategic planning advice will always represent value to you. If you are ever dissatisfied with the quality of our advice, the actual cost to you would only be what you feel is fair… this is our quality guarantee.

Investment Portfolio Advice and Services

Any work developing and implementing an appropriately structured investment portfolio for you is undertaken on a time cost or hourly rate basis as noted above.

Wherever possible, all administrative work undertaken for you will be completed by support staff to ensure the lowest possible costs for you.

Annual Portfolio Investment Advice & Administration Service Fees

OUR 4 Service Offering Modules:

1) Strategic Financial Plan (Goals based e.g. Retirement)
2) Investment Portfolio Statement (Super & Non-Super)
3) Personal Protection Plan (Insurances)
4) Estate Planning (Solicitor preparation only)

UPFRONT Pricing:

- Clients are free to choose any of our service modules;
- Our current hourly charge rate of $220 per hour inclusive of GST;

ONGOING Service Pricing:

Funds Under Management	Fee	Per Annum
$0-$350,000	0.90%	*Individual – Min: $1,970 + GST*
$350,001-$700,000	0.80%	*Couple – Min: $2,970 + GST*
$700,001 +	0.70%	

Annual Ongoing Pricing:

- The above-mentioned pricings incorporate the Government's 10% GST charge;
- Each FUM tier to be indexed to CPI annually;

NB: The majority of clients will fall into the above Ongoing fee structure.
Alternatively, if a fixed $ dollar pricing arrangement is your preference, we are flexible in accommodating your preference.

Annual Investment Portfolio Reviews

Your investment portfolio reviews are provided at no additional cost. Our annual investment advice and portfolio administration fees cover the cost of our portfolio review services, unless you request extensive additional work. If you make such a request, we will provide you with an estimate of costs you may incur before proceeding.

If it becomes apparent during an annual portfolio review meeting that changes to your overall circumstances suggest the need for further strategic advice, we will advise you accordingly. If agreed to by you, our standard hourly fees will apply to the additional work required.

Other Service Costs

Our firm may assist you in other ways such as arranging insurance applications, loan product applications, estate planning services or Centrelink applications & reviews.

In these instances, we will always advise you of our estimated fees prior to commencement of our work.

Referrals

To help provide our clients access to essential and valuable services that we are unable to provide, such as accounting, legal and lending services, Blue Diamond Financial Pty Ltd has built and maintains a number of strategic referral relationships with other professionals. In order to help facilitate the time spent in managing the client through the process Blue Diamond Financial Pty Ltd may pay between 0% and 30% of any resulting fee from a successful referral to the referrer.

Specific details of any referral fee paid are provided in the client's Statement of Advice (SOA). Details of Blue Diamond Financial Pty Ltd strategic referral relationships can be provided upon request.

If you accept an insurance commission, how much commission do you get? How is it calculated and deducted?

The commission or brokerage paid by life insurance companies varies from product to product and company to company.

Any commission or brokerage payable to FYG Planners is paid by the life insurance company as a result of the premium you pay. It is not an additional cost to you.

Initial commission can range from 0% to 66% of the first year's premium. An example being for a $100 premium, initial commission can range from $0 to $66.

Ongoing or trail commission brokerage can range from 0% to 33% of the annual premium. For a $100 premium, the ongoing or trail commission can range from $0 to $33.

We will advise you of the specific commission brokerage applicable to any insurance recommendation prior to you applying for the insurance cover.

If you accept a credit commission, how much commission do you get? How is it calculated and paid?

If we refer you to a lending organisation, we will advise you of the specific referral commission or brokerage applicable to any loan recommendation, prior to you applying for the loan.
Any commission payable to FYG Planners is paid by the lending organisation to whom you were referred, as a result of the funds you borrowed. It is not an additional cost to you.

Initial commission can range from 0% to 2% of the funds borrowed. An example being for a loan of $100,000, the initial commission can range from $0 to $2,000.

Ongoing or trail commission can range from 0% to 0.65% of the funds borrowed. For a $ 100,000 loan, the ongoing or trail commission can range from $0 to $650.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding $300 that FYG Planners may receive are detailed in a publicly available register that is updated quarterly. Please ask Blue Diamond Financial Pty Ltd for a copy as required.

FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, email or other means. If the execution is by telephone instruction, we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows.

Disclosure of information to third parties.

During the initial and/or ongoing provision of financial advice it may be necessary to disclose your information to certain third parties. These parties may include (but not limited to): registered tax or legal practitioners; superannuation or insurance providers; authorised AFS licensee or authorised representative; the Australian Taxation Office; Centrelink or other Government departments; offsite data storage systems.

In accordance with the Tax Agent Services Act 2009, we will obtain your signed consent to release the information to the third party. However, we are not responsible for any unauthorised use or disclosure of your information by the third party after it has been released to them.

How do you deal with the Anti-Money Laundering / Counter-Terrorism Financing (AML/CTF) Act?

FYG Planners adheres to all aspects of the AML/CTF Act. As such, we require clients and prospective clients to provide us with identification in accordance with the legislation.

How do you deal with ASIC's Professional Indemnity Insurance requirements?

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm that FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter 7 of the Corporations Act 2001
- Breaches by both the licensee and its authorised representatives / representatives
- Fraud by the licensee and its authorised representatives / representatives, and
- Any award made against FYG Planners by an external dispute resolution scheme

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative / representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.

OUR PRIVACY POLICY

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988 and our full Privacy Policy covers:

- What – The kind of personal information we collect and hold
- How and Why – How we collect information and for what purpose
- Protecting the security of your information
- Access and Correction – How information can be accessed and/or corrected
- Overseas disclosure – Whether information is likely to be disclosed overseas. If so, where to

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the FYG Planners Website www.fygplanners.com.au Home Page / Privacy.

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly.

If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 1, 41 Mount Street, Burnie, Tasmania. If you have any questions, please contact us on (03) 6440 3555. If you prefer to write, please contact:

FYG Planners Pty Ltd Privacy Officer
PO Box 389
Burnie Tasmania 7320

IF YOU HAVE A COMPLAINT

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Australian Financial Complaints Authority.

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days, please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd, Level 1, 41 Mount Street, Burnie TAS 7320. We will try to resolve your complaint quickly and fairly.

If the complaint cannot be satisfied to your satisfaction, you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678.

Stage 1 of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Advice Association Australia (FAAA). You can write to:

GPO Box 4285
Sydney NSW 2001

Alternatively, you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.