



Financial Services Guide

Adviser Details

Barry Vandenberg

Concept Financial Services Pty Ltd
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Who is my adviser?

Your adviser is Barry Vandenberg. Barry's Australian Securities and Investments Commission (ASIC) number is 230679 and his educational qualifications and membership of professional associations are –

- Certified Financial Planner
- Diploma of Australian Insurance Institute
- Association of Financial Advisers LUATC I and II
- Fellow of Association of Financial Advisers
- Member of Financial Planning Association of Australia
- Life Member USA-based Million Dollar Round Table
- Life Member Million Dollar Round Table Top of the Table

Barry is an Authorised Representative of Matrix Planning Solutions Limited. If you do not wish to receive advice, Barry may deal on your behalf by carrying on your instructions. If you do not obtain advice, you face the risk that the financial product/s you select may not fully take into account your objectives, financial situation or needs.

Barry is currently a director of Matrix Planning Solutions Limited.

Who is associated with my Adviser?

As well as being accredited by Matrix to provide financial services, Barry is the Managing Director of Concept Financial Services Pty Ltd, a principal agreement holder and corporate authorised representative of Matrix Planning Solutions Limited.

What type of advice does Barry provide?

- Personal and Corporate Superannuation
- Pre-Retirement Planning & Retirement Planning
- Personal Life Insurance (Life, Total & Permanent Disablement, Trauma, Income Protection)
- Business Life Insurance (Keyman, Business Expenses, Buy-Sell)
- Self Managed Superannuation Funds
- Debt Reduction
- Estate Planning
- Margin Lending / Gearing
- Saving / Investment Plans

The types of Financial Product/s Matrix and your Adviser are authorised to provide advice are detailed below-

Provide general advice and personal advice.

Arrange to deal in financial products by applying for, acquiring, varying or disposing of the following financial products-

- Managed investments including investor directed portfolio services
- Superannuation
- Retirement savings accounts (RSA)
- Debentures, stocks or bonds issued or proposed by Governments
- Basic and other deposit products
- Securities
- Life products including investment and risk
- Margin Lending

If you have any further questions about the financial services provided by Matrix Planning Solutions Limited and Concept Financial Services Pty Ltd, please contact Barry on (02) 9523-1288.

Please retain this document for your reference as it may be of assistance when you contact Matrix Planning Solutions Limited or Barry Vandenberg in the future.
