



FINANCIAL SERVICES GUIDE

VERSION 1.0 ISSUED 19TH MARCH 2024

Cash Flow Options Pty Ltd

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Issue Date

This Financial Services Guide (FSG) is dated 19th March 2024 and replaces all previous versions. Cash Flow Options Pty Ltd' (hereafter known as Cash Flow Options Pty Ltd) along with Beacon Investment Publishing Pty Ltd AFSL [\[527881\]](#) (hereafter known as BIP) authorise the distribution of this FSG.

About this guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

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If you need further information on any of these matters, please ask.

1.) Who we are?

About us

Cash Flow Options Pty Ltd was founded by Sean Allison in early 2012 in Perth, Western Australia. The company has now become the leading source when it comes to providing high quality financial education. This educational company teaches students how to learn to trade Options while protecting their capital at all times. We make sure that our clients are provided with a comprehensive education on Options Trading.

Our Goals:

Our goal is to provide the highest level of customer satisfaction to individuals worldwide. We achieve this by offering only the best financial education and tools so they are empowered to dramatically increase and protect their income. We share our unparalleled expertise and our strong commitment via our team which is composed of only the best and expert, professional level instructors and staff. They will teach individuals how they can properly use the power of Options. They teach our customers that Options trading does not have to be speculative or highly risky as long as they have the financial education that they need. Option trading may actually reduces the risk of owning stocks and can be used to diversify risk through different time horizons and strategies. The programs that we have created are aimed to provide protection and minimize their financial risks so they are secure with a thorough understanding of risk management strategies.

What to Expect From Us:

We offer highly customized programs that are specifically designed to cater to beginners, intermediate, advanced traders who want to maximize their learning. These programs include the CFO Options Trading Program and The Options Mastery Program which is exclusively offered to our customers only. We have over hundreds customers who are currently getting a top notch financial education and access to our tools. We also have investors who turn to us for expert coaching and mentoring.

What are our authorisations?

- Cash Flow Options Pty Ltd is authorised to provide general financial product advice on the following products:
- Derivatives (Options) only Cash Flow Options Pty Ltd is authorised to provide these general advice services to retail and wholesale clients within Australia.

Who is the person providing general advice?

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2.) How you can contact us

Contact details:

If you do not have a nominated advisor, you can contact us at:

Cash Flow Options Pty Ltd

312/32 Surf Parade, Broadbeach, QLD 4218

Phone: +61 408 481 088

Email: support@cashflowoptions.com.au

Website: www.cashflowoptions.com.au

3.) Services we offer

As the Licensor, BIP is responsible for the general advice you receive from us. If your contact is unable or unwilling to provide you with general advice or services in respect of certain products, the contact will refer you to another representative of BIP, who should be able to assist you.

General financial advice

We will only offer you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

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You need to take this into account before deciding whether or not to act on it.

4.) Required information

What do we expect from you?

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with general advice.

We expect that you will use our advice to enable you to make informed financial decisions.

As an authorised financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that BIP requires that we ask you to present identification documents such as passports and driver's license. BIP will also retain copies of this information. We assure you that this information will be held securely.

What are the possible consequences of not providing this information?

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

5.) Costs and remuneration information

How are we paid for the services we provide?

Cash Flow Options Pty Ltd is remunerated through the fees and commissions that we charge you.

What are the fees, commissions, or other benefits?

Employees of Cash Flow Options Pty Ltd are remunerated in a variety of ways including salary, wages and bonuses.

Do any relationships exist which might influence the service or advice I receive?

No

Will you give me advice that is suitable to my investment needs and financial circumstances?

No.

Cash Flow Options Pty Ltd are authorised by Beacon Investment Publishing Pty Ltd to provide general financial product advice only. General advice includes information contained in our reports, emails, blogs and information about the outlook of the markets. The information provided on our website does not provide advice about products suitable for your particular needs, objectives or financial circumstances, even if we may have commented in view of the current or future market conditions or prospects for the financial product. This information does not constitute personal investment advice and it has been prepared without taking into account your objectives, financial situation or needs. You should always consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice. You should consider and discuss this information with your financial adviser before making your own investment choice.

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

As per regulatory requirements, BIP is required to hold all information you provide for a period of 7 years. You may view information held by making a request.

How can I give you instructions regarding my account?

You may specify how you would like to give us instructions, for example, by telephone, fax or other means of communication.

What compensation arrangements are in place and are these arrangements compliant?

Beacon Investment Publishing Pty Ltd confirms that Professional Indemnity Insurance in accordance with Section 912 B of the Corporations Act 2001 (as amended). In particular the Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for its authorised representatives, in respect of our authorisations and obligations under the Australian Financial Services License.

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6.) Complaints

1. INTRODUCTION

- 1.1 Beacon Investment Publishing Pty Ltd (“**BIP, we or us**”) is committed to effective and efficient complaints management and to fair and transparent dealings in the financial marketplace
- 1.2 A complaint is an expression of dissatisfaction made to or about an organisation, related to its products, services, staff or the handling of a complaint, where a response or resolution is explicitly or implicitly expected or legally required.

2. OUR COMPLAINTS MANAGEMENT PROCESS

- 2.1 We take your feedback seriously and will work proactively to investigate and resolve your complaint. If you have a complaint, please contact us by any of the following methods:
 - (a) Email: support@beaconinvestmentpublishing.com.au
 - (b) Phone: +61 2 9190 7577 or 1300 735 125
 - (c) Post: Suite 883, 152 Prince Charles Parade, Kurnell NSW 2231 Australia
- 2.2 Any material relating to Beacon Investment Publishing Internal Dispute Resolution (“**IDR**”) process will be provided to you free of charge.
- 2.3 We will collect certain information from you, including:
 - (a) Your name;
 - (b) Your contact details;
 - (c) How you would prefer to be contacted;
 - (d) A description of your complaint; and
 - (e) How you would like the complaint resolved.
- 2.4 We will acknowledge your complaint, generally within one (1) business day, and give you the contact details of the person responsible for dealing with your complaint.
- 2.5 The person responsible for dealing with your complaint will commence their investigation and may require further details from you. Upon completion of their investigation, the person responsible for dealing with your complaint will contact you with an IDR response. This will provide you with information about:
 - (a) the final outcome of your complaint at IDR; and
 - (b) your right to take the complaint to the Australian Financial Complaints Authority (“**AFCA**”) if you are not satisfied with the IDR response and how to contact AFCA.

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2.6 An IDR response is not required to be provided to you when a complaint is resolved by the end of the fifth (5th) business day of receipt of the complaint, where we have:

- (a) resolved the complaint to your satisfaction; or
- (b) given you an explanation and/or apology when no further action to reasonably address the complaint can be taken.

2.7 A written response will be provided if:

- (a) you request a written response; or
- (b) the complaint is about hardship.

3. TIMEFRAME FOR RESOLVING COMPLAINTS

3.1 We endeavour to resolve all complaints as quickly as practicable. Many complaints can be resolved within days or on the spot. We will keep you informed in relation to your dispute and will provide you with an IDR response within thirty (30) calendar days of receiving your complaint.

4. IF YOU ARE UNHAPPY WITH OUR RESPONSE

- 4.1 If your complaint is not resolved to your satisfaction through our IDR process, you have the right to refer your complaint to AFCA. AFCA is an independent and external dispute resolution scheme, of which Integrated Financial Markets is a member.
- 4.2 You can lodge your complaint with AFCA by sending the relevant information and documents to:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

Fax: (03) 9613 6399

Email: info@afca.org.au

Website: <https://www.afca.org.au/>

5. ACCESSIBILITY SERVICES

5.1 We take our commitment to provide accessible services to customers seriously.

5.2 If you are deaf or have a hearing or speech impairment, you can contact us on the [National Relay Service](#), a government initiative that offers an Australia-wide phone service for people who are deaf or have a hearing or speech impairment. It's available at no additional charge:

- (a) Talk to text users, please call 133 677 and then ask for + 61 (0)3 9021 0420 or 1300 735 125;

- (b) Speak to listen users, please call 1300 555 727 and then ask for + 61 (0)3 9021 0420 or 1300 735 125;
- (c) Internet relay users, please [connect to the NRS](#) and then ask for + 61 (0)3 9021 0420 or 1300 735 125;

5.3 If you require this Policy is another language, please contact us at the details below.

6. CONTACT US

6.1 If you have any questions or would like further information about our complaints handling process, please contact us by:

- (a) Email: support@fbsaustralia.com;
- (b) Phone: + 61 2 9190 7577 or 1300 735 125; or
- (c) Post: Suite 409, 350 George Street, Sydney NSW 2000 Australia.

Cash Flow Options Pty Ltd is a Corporate Authorised Representative (CAR
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