

This Financial Planner Profile is part of the Lonsdale Financial Group Ltd ABN 76 006 637 225 Australian Financial Services Number 246934 (Lonsdale) Financial Services Guide (FSG) and these documents should be read together.

Introducing your financial planner

The Authorised Entity is LBW Financial Planning Pty Ltd ACN 114 087 311, Corporate Authorised Representative of Lonsdale, Number 343650 and LBWFP Pty Ltd ABN 84 632 407 259, Corporate Authorised Representative of Lonsdale, Number 001276626

Company name LBW Financial Planning Pty Ltd & LBWFP Pty Ltd

ACN & ABN 114 087 311 & 84 632 407 259

Business address 35-37 Gordon Avenue
Geelong, VIC, 3218

Telephone 03 5221 6111

Fax number 03 5223 1966

Email cwalley@lbwca.com.au

Web address www.lbwca.com.au

The individual financial planner appointed by this practice to provide the service is:

Cathryn Walley

Authorised Representative of Lonsdale Number:
1247929

Cathryn has the following qualifications, memberships and experience:

- Bachelor of Commerce
- Chartered Accountant (ICAA)
- Diploma of Financial Services (Financial Planning)
- SMSF Specialist Advisor™ (SSA)

Products and services

Your financial planner is authorised by Lonsdale to provide you with general and personal financial product advice on the following class and types of products and can help you buy and sell these financial products.

- **Provide personal advice on the establishment, structuring, retention or termination of an SMSF.**
- **Provide personal advice on a basic deposit products to the extent that they are necessary to set up a SMSF (e.g. to recommend and establish an appropriate cash account for a new SMSF).**
- **Provide strategic advice on:**
 - Contribution levels and contribution types
 - Allowable minimum and maximum pension levels
 - Lump sums withdrawals
 - Transition to Retirement income streams strategies
- **Provide general advice on:**
 - Consolidation of existing superannuation funds
 - Moving from accumulation to pension phase of Superannuation
 - The types of insurance cover that are available and might be appropriate
 - The asset classes and product types which may be used within an SMSF

How will you pay for the financial services?

At the initial meeting, your financial planner will explain the services that are available to you, what you can expect and the payment options that are available.

Before you become a client of LBW Financial Planning and LBWFP Pty Ltd, remuneration and payment will be agreed and the details of any fees and commissions payable, and any other relevant remuneration and benefits, will be disclosed to you in the Statement of Advice (SoA). For any financial product that is recommended, the Product Disclosure Statement (PDS) for that product will outline the fees payable to the product provider. Any of the payments listed below will be made as agreed with you.

A summary of the way LBW Financial Planning and LBWFP Pty Ltd is paid is outlined below and all fees quoted are inclusive of GST.

Financial planning advice fee

You may be charged a fee that is based on either the standard service fee that applies or the time spent developing the plan. The plan based fees (i.e. SoA) start from \$2,200 for a limited advice plan and vary, depending on scope and complexity of the advice provided.

During your initial discussion with your financial planner, they should be in a position to provide you with a reasonable estimate of the financial planning advice fee and you are encouraged to discuss this during the meeting.

Please note, should you choose not to proceed with the advice provided to you in your SoA, you will be invoiced for the cost of preparing your SoA.

Financial planning implementation fee

You may be charged a fee based on the time spent implementing the recommendations and strategies. The implementation fee starts at \$550 but will vary depending on the complexity of advice and facilitation required, as well as the process to check and confirm that the correct action has been undertaken on your behalf.

You have a choice of how you can pay the implementation fee – it can either be invoiced directly or debited directly from funds invested.

Financial planning service fee once-off

If you are not on an ongoing review service, but would like to engage LBW Financial Planning and LBWFP Pty Ltd to provide you with once-off strategic or placement advice only, you may be charged an hourly rate of between \$110 and \$275 per hour.

Are there any existing relationships that may influence the recommendations?

LBW Business + Wealth Advisors has an equity interest in the business of LBW Financial Planning Pty Ltd and LBWFP Pty Ltd and as a result may benefit from profits generated by that practice.

Overseas Disclosures

In order to facilitate the provision of financial services, para-planning and other administrative services for you, your financial adviser utilises a service provider located in the Philippines.

Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy law