

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** ebrooke@lbwca.com.au

**Web address** www.lbwca.com.au

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

### Emma Brooke

Authorised Representative of Lonsdale Number: **329891**

Emma has the following qualifications, memberships and experience:

- Advanced Diploma of Financial Planning
- Diploma of Financial Services (Financial Planning)
- Self-Managed Superannuation Fund accreditation
- Margin Lending and Geared Investment accreditation
- Financial Planner AFP®

## 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.**

- **Deposit products**
- **Life products, including:**
  - Investment life insurance products
  - Life risk insurance products
- **Superannuation products, including:**
  - Public offer superannuation funds
  - Account-based pensions and complying annuities
  - Corporate superannuation funds
  - Self-managed superannuation funds
- **Margin lending facilities (standard)**
- **Retirement savings accounts**
- **Managed investment products, including:**
  - Master trusts, wrap facilities
  - Property funds
  - Tax-effective investments
  - Managed trusts
  - Investor directed portfolio services (IDPS)
- **Government bonds, stocks or debentures securities:**
  - ASX listed shares, instalment warrants and fixed interest



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Financial Planner Profile Version 4 Date: 18/01/2021

**Lonsdale Financial Group Ltd**  
ABN 76 006 637 225  
AFSL 246934  
Part of the IOOF Group

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office@lonsdale.com.au **lonsdale.com.au**

## 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 planner service fee – ongoing

This fee may be charged depending on the type of ongoing review service provided to you.

This will be agreed in advance with your financial planner and may be paid annually, monthly or as per your agreement. This fee is a fixed dollar amount that is based on a combination of factors such as the amount you elect to invest, the complexity of the structure involved, the number and types of investments and the level of ongoing service that is required.

To ensure that your situation is reviewed on an ongoing basis, clients are encouraged to take up an ongoing review service. A regular review will compare the performance of your strategy to the performance of local and international markets, provide an overview of the current superannuation and taxation laws, as well as the impact that any changes to your own personal and financial circumstances may have on your overall plan. Generally, if you agree to an ongoing financial planner service fee, you will sign a client service agreement which sets out the services that will be provided together with the cost. At all times, LBW Financial Planning and LBWFP Pty Ltd reserves the right to adjust the ongoing financial planner service fee depending on the services used.

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

The minimum ongoing fee payable is \$3,300 per annum. Please note that the amount charged will be set out in your SoA.

### 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.

### Direct Shares

Brokerage costs associated with purchasing ASX listed investments is up to 1.375% of the value of the shares purchased, with a minimum fee of \$55. LBW Financial Planning or LBWFP Pty Ltd may receive a portion of this brokerage fee which will be disclosed in your Statement of Advice or Record of Advice when relevant.

## Commission for life risk insurance products – Policies issued from 1 January 2020

When risk insurance products are recommended, the insurance provider may pay your adviser an initial commission based on the value of your premium, which under an upfront structure will be capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure will be capped at 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.

Lonsdale will retain 5 per cent of this premium before paying the balance to LBW Financial Planning and LBWFP Pty Ltd. Where this occurs, any commissions retained by Lonsdale will be disclosed in your SoA.

## Are there any existing relationships that may influence the recommendations?

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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

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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