

FINANCIAL SERVICES GUIDE

This Financial Services Guide describes our self-managed superannuation and financial advisory services to assist you to decide whether to use them. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may also give you a Statement of Advice if we advise you on self-managed superannuation funds or other financial strategies or products, and that advice is tailored to your personal circumstances. This documents the advice we provide to you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy by calling us.

OUR SERVICES

We hold a limited Australian financial services licence. Our superannuation and financial advisory services include:

- Advising you on whether a self-managed superannuation fund (SMSF) is a suitable superannuation structure for you and, if so, helping you to establish an SMSF;
- Helping you to develop financial goals and appropriate investment strategies for your SMSF;
- Advising you on superannuation contributions and retirement strategies; and
- Advising you on pension and lump sum benefit payments.

We can also provide high-level strategic advice to you in relation to:

- Cash Management – budgeting, debt management, and related banking and loan strategies;
- Superannuation – consolidating or optimising superannuation, finding lost superannuation;
- General insurance;
- Life risk insurance – personal or business succession;
- Simple managed investment schemes;
- Securities; and
- Retirement – transition to retirement, social security advice, aged care planning.

We are not licensed to advise you on investing in specific financial products, for example, we may recommend that you invest in term deposits, but we cannot tell you which term deposit account is appropriate for you, or we may recommend that you take out insurance, but we cannot recommend a specific policy. We act for you when advising you on financial products or assisting you to set up your self-managed superannuation fund.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

HOW WE ARE PAID

Our fees for superannuation and financial advisory services are charged through a fixed price agreement/annual service agreement. We charge a fixed fee of between \$1,100 to \$22,000 including GST, depending on the extent of services required. This includes providing you with initial advice, helping you establish an SMSF if appropriate and any ongoing advice services as required.

We are not paid by any organisation that we may refer you to.

WHO WE PAY?

Our accountants are paid an annual salary and may be eligible to receive a performance bonus. We do not pay people that may refer you to us.

OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our superannuation and financial advisory services. This insurance meets the requirements of the Corporations Act and covers the services provided by us and our accountants provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your accountant or contact our Complaints Officer on +61 7 3012 9580. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within seven days.

We are a member of the Australian Financial Complaints Authority, an external dispute resolution scheme. If you are not satisfied with the way we handle your complaint, you are entitled to take your complaint to them. Their contact details are www.afca.org.au or phone 1800 931 678. You can access this scheme for free and any decision they make is binding on us, but not on you.

HOW CAN YOU CONTACT US?

We can be contacted at: Lovetts (Brisbane) Pty Ltd (ACN: 136 548 804)
Trading as LOVETTS (ABN: 17 437 544 292)
AFS Licence No: 488710

Office Location: Suite 18, Level 2 25 Mary Street Brisbane QLD 4000	Postal: GPO Box 3323 Brisbane QLD 4001
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Ph: +61 7 3012 9580
Fax: +61 7 3012 9590 Email:
info@lovetts.com.au
www.lovetts.com.au

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We do not trade, rent or sell your information. We may disclose your information to recipients in the Philippines for the purposes of bookkeeping.

This Financial Services Guide was prepared on 5 April 2019 and has version number 20190405.