



Financial Services Guide

VERSION 1.2, 1 JULY 2021

This Financial Services Guide (FSG) is an important document that our Australian Financial Services Licence requires us to provide.

It provides you with information about Lewis Financial Services Licence Pty Ltd ('Lewis Financial'), also referred to as 'we', 'us' or 'our', and the financial services we offer.

This FSG covers the following:

- About Lewis Financial
- Financial Services and Products We Offer
- Documents You May Receive
- Instructions
- How We and Your Financial Advisers Are Paid
- Fees Paid For Our Services
- Fees Paid For Other Financial Products
- Relationships and Associations
- Professional Indemnity
- What To Do If You Have a Complaint

Please review this document before engaging our services.

Declaration of Lack of Independence

Lewis Financial may receive commissions on the insurance premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice, and gifts and other non-monetary benefits.

For these reasons, we are unable to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

About Lewis Financial

We, Lewis Financial Services Licence Pty Ltd (ABN 33 640 042 468), hold an Australian Financial Services Licence (AFSL No 522904) to provide you with the financial services outlined below. We are the issuer of this FSG.

Our details are:

Office and postal address:

Suite 3 Springwood Mews
10 Ferguson Road, Springwood NSW 2777

Phone: 02 4751 4300

Fax: 02 4751 4600

Email: info@lewisfinancial.com.au

Website: www.lewisfinancial.com.au

Financial Services and Products We Offer

We can provide financial product advice to retail and wholesale clients on the following products:

- deposit and payment products,
- debentures, stocks and bonds,
- life insurance
- managed investments,
- Investor Directed Portfolio Services (IDPS),
- Retirement Savings Accounts (RSA),
- securities,

- standard margin lending facilities, and
- superannuation (all).

Our Australian Financial Services Licence number 522904 gives us the authority to provide financial product advice on the following services:

- wealth creation,
- life insurance,
- superannuation and retirement planning,
- debt reduction,
- cash flow management,
- estate planning,
- tax (financial) advice, and
- salary packaging.

We will provide financial services directly or through one of our authorised representatives, such as your Lewis financial advisor.

Documents You May Receive

When your financial advisor provides personal financial advice to you, you may receive one or more of the following documents:

Statement of Advice (SOA)

If we provide you with personal financial product advice we will give you a Statement of Advice (SOA). Personal financial product advice is advice that takes into account one or more of your personal objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about any advice fees, commissions and/or brokerage.

Record of Advice (ROA)

If you are provided with an SOA and subsequently with further advice, you may request a Record of Advice (ROA) by contacting us.

Product Disclosure Statement (PDS)

If we recommend that you purchase a particular financial product, you will receive a Product Disclosure Statement (PDS) to help you decide whether or not to do so. The PDS contains information about that particular product's features, costs, benefits and risks.

Fee Disclosure Statement (FDS)

If we provide you with ongoing personal advice services and you agree to an ongoing fee arrangement, we will give you an annual Fee Disclosure Statement (FDS) that outlines the fees we will charge you in the forthcoming twelve month period, services to which you are entitled in that period, as well as similar information about the previous twelve months.

Instructions

Generally, you may give us your instructions verbally or in writing, such as by email, letter or fax. In some instances, we require your instructions to be in writing.

How We and Your Financial Adviser are Paid

When your financial advisor provides financial services to you, we may charge certain fees for doing so. However, please note the following:

- The value of the fees we charge depends on the nature of those financial services.
- Your SoA will set out the exact fees, payments and other benefits that we and your financial advisor will receive.
- Your financial advisor may receive a share of fees and in some instances we may pay that advisor for the financial services that they provide to you.

Alternatively, your financial advisor may receive a salary from us — or their employer if employed by a third party — together with a performance bonus.

From time to time, we and your financial advisor may also receive other benefits from product issuers, such as subsidised training.

We maintain an Alternate Forms of Remuneration Register. The Register, which you may review by contacting us, outlines some alternative forms of remuneration (including the incentive payments referred to above) that we may receive from product issuers.

Any of the above payments will be to the extent permitted by law.

Fees are paid for our services

The fees we charge generally include the following:

- When you only require specific personal advice and an SoA is completed for this, we may charge a fee that will be disclosed in the SoA.
- We may receive fees based on an ongoing service provided, the value of the funds you invest and the financial products you use. In some cases this may be asset-based fees paid directly from your investment portfolio. Alternatively, this may be a direct debit payment from your bank account or invoiced to you, depending on the arrangement you have agreed upon with your financial advisor.
- Whenever you purchase an insurance policy, the insurance company may make a payment to us. Its amount will depend on:

- the particular insurance company and insurance policy, and
- whether the payment we receive is a fixed percentage of the premium paid for the insurance policy. This can range from 0% to 66% of the premium you pay. It will be paid out of the premium you pay at the time you pay it.

Our financial advisors will fully explain all fees we charge you each time you use a financial product.

We will charge any of the above fees as agreed with you or as permitted by law.

Fees you pay for other financial products

The value of any fees we charge will depend on the financial products you acquire and the issuers of those financial products. These fees will depend on the services you require and what you agree with your financial advisor. They may include the following:

- *Administration fee*: based on the balance of your investment, depending upon the type of financial product; fees will generally be calculated monthly and payable quarterly.
- *Switching/transfer fee*: based on the switch or transfer charge between investments in a financial product.
- *Other*: all other fees identified by a product issuer in the relevant PDS for the financial product.

Relationships and Associations

Lewis Financial does not have any relationships or associations that could reasonably be expected to influence the provision of financial services.

Professional Indemnity

Lewis Financial has professional indemnity insurance in place to cover us for any errors or mistakes relating to our financial advice services. This insurance meets the requirements of the Corporations Act and includes cover for services provided by any of our financial advisers even when they have ceased working with us, provided that we notify the insurer of the claim when it arises and that we do this within the relevant policy period.

What to do if you have a complaint

If you have a complaint about any financial service that your financial planner has provided to you, you should take the following steps:

1. Contact the Complaints Officer on 02 4751 4300 to discuss your complaint.
2. We will acknowledge receipt of a complaint within 24 hours (or one business day). Where this is not possible, we will do so as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 calendar days. Some complex matters may require extra time to investigate thoroughly and bring to resolution. We will communicate with you about the progress of your complaint.

If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Tollfree: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Post: GPO Box 3, Melbourne, VIC 3001