Strategy Partners (WA) Pty Ltd

Financial Services Guide

Version 2
Date: 1st February 2021

Why am I receiving this document?

We are required by law to ensure that our clients have a current copy of our Financial Services Guide (FSG). The purpose of the FSG is to provide information to assist you to decide whether you wish to use our services.

It contains information about:

- The Licensee LWM Financial Services Pty Ltd
- Authorised Representatives
- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

Licensee

LWM Financial Services Pty Ltd holds an Australian Financial Services Licence (438603). As a licensee it is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

LWM Financial Services Pty Ltd is privately owned and is therefore not linked to, or controlled by, any product provider.

Level 25 South32
108 St Georges Terrace
PERTH WA 6000

Authorised Representatives

Strategy Partners (WA) Pty Ltd (ASIC # 316132)
Marcus McGuren (ASIC #310351)

The financial services we offer are provided by Strategy Partners (WA) Pty Ltd, ABN 49 126 622 857 trading as Strategy Partners (WA) Pty Ltd.

Authorised Representatives act on behalf of LWM Financial Services Pty Ltd which is responsible for the services that they provide.

Our services

We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Superannuation and SMSF
- Managed investments
- Personal risk insurance
- Retirement planning
- Portfolio management
- Securities

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you, it will be explained thoroughly and documented in a Statement of Advice (SOA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products, we will provide you with a Product Disclosure Statement (PDS). The PDS contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will be documented in either an SOA or a Record of Advice (ROA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to LWM Financial Services Pty Ltd.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice, we may charge an additional fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly or as otherwise agreed.

Fixed Term Advice & Service Agreements

You also have the option of entering into a 12-month Fixed Term Advice and Services Agreement so that you can receive our services for a fixed period of time.

The fee charged will be dependent upon the level of service needed and the complexity of the advice provided and will be outlined in the Agreement.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We may receive commissions and other benefits from some product providers. Any commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance Commissions

LWM Financial Services Pty Ltd receives a one-off upfront commission when you take out a new insurance policy we recommend. We generally also receive a monthly commission payment for as long as you continue to hold the policy. Any commission will be documented in the SoA and is not an additional cost to you.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

The advice fee(s) detailed above will either be paid directly by you to our Licensee or paid (on your behalf) by the product issuer to the Licensee, as directed by you.

The Licensee will then collect the advice fee(s) and pay (on your behalf) 100% of the advice fee(s) to Strategy Partners (WA) Pty Ltd.

Marcus McGuren is a director of the business and is entitled to the profits that it makes.

Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected, and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website **www.strategypartners.net.au**