

Financial Services Guide

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Lasarith Pty Ltd ATF Smith Family Trust trading as
Succession Matters
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Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- 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.

Our Licence

Succession Matters holds an Australian Financial Services Licence. 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 its current and past representatives provide.

Our Services

We are authorised to provide personal advice and dealing services for Personal Risk Insurance and limited Superannuation advice.

We also provide Estate Planning advice and Insurance Claims Facilitation.

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.

We will also provide you with a Product Disclosure Statement. This 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 due to changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in 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.

Remuneration

For Risk Insurance advice, we will either charge you a fee, receive a commission or a combination of both.

For Estate Planning and Insurance Claims Facilitation, we will charge you a set fee, which will require your authority before proceeding.

Fees

Before providing our services to you, we will confirm the agreed fee with you.

Commissions

We receive an upfront one-off commission payment when you take out an insurance policy we recommend. We also receive an ongoing commission payment for as long as you continue to hold the policy. This commission is payable by the insurer.

Other Benefits

We may also 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

Adam Smith is a beneficiary of the Smith Family Trust and shares in the profits of Succession Matters.

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 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.