

## Financial Services Guide

Version: 3. Dated: 7<sup>th</sup> July 2021

### Licensee:

Lasarith Pty Ltd ATF Smith Family Trust trading as  
Succession Matters  
AFSL 433938  
ABN 15 245 460 985

This Financial Services Guide is authorised for distribution by Succession Matters.

### Authorised Representatives:

Michael Sayer *Grad Cert Bus Mgt / Dip Fin Serv / FAIM*  
(ASIC # 276401)

Michael Sayer acts on behalf of Succession Matters who is responsible for the services that he provides.

### Contact Details

Unit 11, 162 Colin Street  
WEST PERTH WA 6005  
[www.successionmatters.com.au](http://www.successionmatters.com.au)

### Purpose of this FSG

This FSG will help you decide whether to use the services that Michael offers. It contains information about:

- The services he offers and their cost
- Any conflicts of interest which may impact the services
- How he is remunerated
- How he deals with complaints if you are not satisfied with his services

### Succession Matters

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 Succession Matters and its current and past representatives provide.

### Services

Michael Sayer is authorised to provide personal advice and dealing services for Personal Risk Insurance and limited Superannuation advice. He also provides Insurance Claims Facilitation.

#### Not Independent

Lasarith Pty Ltd ATF Smith Family Trust trading as Succession Matters is not independent, impartial or unbiased because we receive commission for the advice we provide on life risk insurance products.

### The financial advice process

Where Michael provides personal advice, he will listen to you to understand your objectives and circumstances. He will also ask questions to make sure he provides advice which is in your best interests.

When Michael first provides 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 his advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits he receives and any conflicts of interest which may influence the advice.

For personal risk insurance products and superannuation, Michael will 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 Michael and ask questions about his advice and the products he recommends.

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

Michael 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 Michael provides further advice, it will be documented in a Record of Advice (RoA) which he retains 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, Succession Matters will either charge you a fee, receive a commission or a combination of both.

For Insurance Claims Facilitation, Succession Matters will charge you a set fee, which we will require your authority before proceeding.

### Fees

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

### Commissions

Succession Matters receive an upfront one-off commission payment when you take out an insurance policy we recommend. Succession Matters 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

Michael 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

All commissions are paid to Succession Matters via our Licensee, Lasarith Pty Ltd. Succession Matters retains up to 40% of initial commissions and 100% of ongoing commissions, paying the balance of commissions to Michael Sayer as the Authorised Representative.

## Making a Complaint

Succession Matters and Michael Sayer 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, send an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au). AFCA provides a fair and independent complaint resolution service, which is provided to you free of charge.

## Your Privacy

Succession Matters and Michael Sayer are committed to protecting your privacy.

Succession Matters has 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 the Succession Matters website.