

## 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.