PRIVACY POLICY STATEMENT

Your privacy is important to us and therefore it is important that you understand how we will collect, store, use and disclose your personal information. This Privacy Policy Statement outlines how we do this.

Lasarith Pty Ltd (ACN 134 628 489)
ATF Smith Family Trust (ABN 15 245 460 985)
trading as Succession Matters
Australian Financial Services Licence 433938

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PO Box 2025, Marmion WA 6020
Unit 11, 162 Colin Street
West Perth WA 6005

The Privacy Act

Privacy Laws apply to how we collect, hold, use and disclose your personal information. Succession Matters and its associated companies comply with the National Privacy Principles and are committed to protecting the privacy of your personal information.

The following Privacy Policy Statement has been published to provide you with a clear and concise outline of:

- The types of personal and sensitive information we collect and keep on record
- Our policy in relation to how we collect, hold, use and disclose your personal information.
- Your privacy rights

What is Personal Information?

Privacy Laws apply to personal information. Personal information is recorded information about a person which is capable of identifying the person eg: name, address, etc

Sensitive information is a type of personal information. It is defined as information or opinion about an individual's health, racial or ethnic origin, political options, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association or trade union, sexual preferences or practices and criminal record.

The National Privacy Principles offer safeguards for sensitive information.

Purpose and Use of Personal Information

Succession Matters collects and may use your information to do one or more of the following:

- Open, update and maintain your client file.
- Enable us to assess any request from you for advice.
- Provide analysis of your needs and advice in our areas of service.
- Develop, improve and market our products and services.
- Send research information to you.
- Notify you of any products which may suit your needs as we understand them.
- Keep you informed on matters that may affect or be related to your situation.
- Enable us to meet our obligations under certain laws.
- To provide you with regular reviews.

How we collect Personal Information

Personal information is generally collected from you or has been collected in the past from you unless you have consented to us obtaining information from a third party. If you have been referred to us by a third party, we will seek your consent and authority to pass your personal information between the third party and ourselves for the purpose of providing you with a more complete service.

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There may be circumstances where it is not practicable or reasonable for us to seek your consent, for example, if you are a beneficiary of a life or superannuation policy.

What Personal information do we collect or already have collected?

The personal information Succession Matters collects from you as a client is necessary for one or more of our services or activities to be provided to you and may include any or all of the following details:

- Your name address, contact details and date of birth.
- Your email address
- Your Tax File Number
- Details of your annual income, expenditure and employment
- Details of your assets and liabilities
- Details of any securities or investments you have given us
- Details of your associated bank accounts
- Details of existing insurance policies
- Details of specific transactions
- Details of your investment objectives and risk profile
- Details of health information relating to your insurance requirements.

We will assume you consent to the collection of this information in the manner specified in the Privacy Policy Statement until you tell us to the contrary.

Our Legal Requirements

As providers of services, we must comply with certain laws to ensure our service is provided at a high standard. These laws include:

- Australian Taxation Laws
- The Corporations Law
- Financial Services Laws

Using and disclosing your Personal information

We use your personal information to provide you with service and advice in our areas of expertise.

You may choose not to provide us with your personal information. If you do not provide us with relevant personal, information, we may not be able to provide you with the service or advice you have requested or the advice provided may not be of a high standard as it is not based on complete information.

Depending upon the type of service or product provided, we may need to disclose your personal information to a third party. We will seek your permission in the event that your personal information to the following parties:

- To a solicitor for the purpose of preparation of legal agreements to support any area of your estate planning, business succession or other related financial service
- To an Accountant
- To your Financial Advisor, Investment Manager or nominated Stockbroker
- To the third party who referred our services to you
- To a Life office, fund or investment manager
- To an Underwriter
- To a medical professional for the purpose of underwriting assessment.

Quality and Security of Personal Information

We endeavour to ensure that your personal information is accurate and up to date. Please keep us informed of any changes you make to your personal information which may affect our records. If you believe that any information about you is not accurate, complete or up to date please let us know so that we can amend our records.

Access to Personal Information

Access to the personal information we hold about you is available at any time on your request. Should a circumstance occur where we may not be required to provide access to you, a written explanation will be given.

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Complaints

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, 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**. AFCA provides a fair and independent complaint resolution service, which is provided to you free of charge.

Consent

If you do not consent to the use or disclosure of your personal information in the manner indicated above or in our Privacy Policy as amended from time to time, please complete your details and return to our office.

I do not consent to the above:

Name:

____

Address:

____

____

Signed:

____

Date: ____/_____/____

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