

Part 2 Adviser Profile

Guy Rigby

There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.



Introducing your financial adviser

Guy Rigby and Lewis Financial Planning Pty Ltd are Authorised Representatives of Consultum Financial Advisers Pty Ltd (Consultum), ABN 65 006 373 995, AFSL 230323

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Guy Rigby has over 24 years' experience in the financial services industry specialising in creating financial strategies that assist in achieving clients' objectives.



Authorisations

- Guy Rigby ASIC Authorisation Number 299305.
- Lewis Financial Planning Pty Ltd ASIC Authorisation Number 1283510.



Qualifications and memberships

- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Arts
- SMSF Accredited Specialist
- Member of the Association of Financial Advisers (AFA)
- Commissioner of Declarations (#80244)



Financial products and services

Your adviser is authorised by Consultum to provide financial product advice to wholesale and retail clients on the following classes of products:

Deposit products

Life products including:

- investment life insurance products
- life risk insurance products

Managed investment products, including:

- master trusts, wrap facilities, property funds
- tax-effective investments

Government debentures, stocks and bonds

Superannuation products, including:

- public offer superannuation funds
- account-based pensions and complying annuities
- corporate superannuation funds
- self-managed superannuation funds

Retirement savings accounts

Securities

- Active direct shares and securities advice

Guy Rigby is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by Consultum, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under Consultum's AFSL and are not covered by this FSG. They should be treated as a separate business activity.



How is your financial adviser paid?

The fees and commissions payable to Lewis Financial Planning Pty Ltd are explained in Part one of the FSG and also below. Consultum may retain up to 5 per cent of these fees and commissions and then pay the balance to Lewis Financial Planning Pty Ltd, which engages your adviser to provide financial services. Of the amount received by Lewis Financial Planning Pty Ltd from Consultum, your adviser is paid a salary, part of which may cover your adviser's operational expenses.



Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Guy Rigby will explain how Lewis Financial Planning Pty Ltd operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Fee for service – once-off

The product provider deducts a once-off fee for the services provided to you in relation to your account. This fee will be based on an hourly rate of \$180 and the total fee will depend on complexity and time involved. Alternatively you may elect to pay the once off fee for service by direct payment.

Statement of Advice (SOA)

A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee ranges from \$825 to \$5,000 depending on complexity.

Fee for service – implementation - initial

An initial fee for service represents the cost of implementing the advice contained in the SoA. This fee may be charged as a flat dollar amount up to \$5,000.

Adviser service fee

The Adviser service fee represents the cost of providing our annual professional services to you. A summary of the services which you receive for this fee is contained in the Client Service Agreement. This fee may be up to 1.1 per cent per annum of assets under advice or charged as a flat dollar fee of up to \$355 per month, or a combination of both options can be negotiated depending on the complexity of the advice and the agreed level of service being provided. This fee is for a term of 12 months after which services and fees are reviewed and the agreement renewed.

Commission for life risk insurance products – Policies issued from 1 January 2020

Initial commission payable under an upfront structure is capped at 66 per cent from 1 January 2020. Ongoing commission under an upfront structure is 22 per cent of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 37 per cent.



Other benefits?

Lewis Financial Planning Pty Ltd has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

Date of completion of Adviser Profile

18 September 2020, version 1