



# Financial Services Guide

**Licensee:**

Lighthouse Investment Group Pty Ltd (AFSL 483326 / ABN 70609738182)

48 Redgum Place  
Suffolk Park NSW 2481

**Authorised Representatives:**

Lighthouse Investment Services Pty Ltd atf Lighthouse Unit Trust (ASIC # 319330)  
Richard Whan (ASIC # 223343)

48 Redgum Place  
Suffolk Park NSW 2481

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**Authorised for distribution by Lighthouse Investment Group Pty Ltd**

## Why am I receiving this document?

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

- Lighthouse Investment Group Pty Ltd & Lighthouse Investment Services Pty Ltd
- 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.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

\* In this document 'we' refers to Richard Whan and Lighthouse Investment Services Pty Ltd atf Lighthouse Unit Trust.

## Lighthouse Investment Group

Lighthouse Investment Group holds an Australian Financial Services Licence (483326) which has been issued by the Australian Securities and Investments Commission (ASIC).

As a licensee, Lighthouse Investment Group 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 it and its representatives provide.

Lighthouse Investment Group is owned and managed by Richard Whan and Richard Byrnes. It is not owned by a bank, life insurance company, fund manager, superannuation provider or any other financial institution.

## Lighthouse Investment Services and Your Financial Adviser

Lighthouse Investment Services has been appointed as a Corporate Authorised Representative of Lighthouse Investment Group.

Richard Whan has been appointed as an Authorised Representative of Lighthouse Investment Group. Richard has been managing sustainable share portfolios for individuals, family trusts and self managed super funds since 2000. Richard has a Graduate Diploma of Applied Finance & Investment, is a Fellow of the Financial Services Institute of Australasia (FINSIA) and a member of the Responsible Investment Association Australasia (RIAA).

We act on behalf of Lighthouse Investment Group who is responsible for the services that we provide.

## What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Wealth accumulation
- Securities (direct shares)
- Managed investment
- Portfolio reviews
- Retirement planning
- Superannuation
- Self-managed superannuation funds (SMSF)
- Cash and term deposits

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice 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.

For managed funds, we 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 us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date for 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.

## Fees

All fees are payable to the Lighthouse Unit Trust.

Richard Whan is a beneficiary of the trust and shares in the profits that the practice makes.

We offer a no fee, no obligation initial consultation for new clients.

After the initial consultation we will provide you with a Proposal in writing, which will include the fee for our work.

### Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

### Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

### **Ongoing Services Fees**

Once your investments are established we will typically provide you with ongoing advice services.

Ongoing fees will depend on what ongoing service we provide to you. They are typically a percentage of your portfolio value, which is paid monthly or quarterly, plus a fee on transactions based on the transaction value.

The services and fees will be set out in the SoA or RoA that we provide to you.

## **Commissions**

We receive commissions and other benefits from some product and service providers.

The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

### **Placement Fees**

Lighthouse Investment Services may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be set as a % of the investment amount.

### **Investment Commissions**

Lighthouse Investment Services may receive a monthly commission payment from some investment providers.

This will be based on your account balance and will continue to be paid for as long as you hold the investment.

### **Other Benefits**

Lighthouse Investment Services and your financial adviser may also receive additional benefits by way of sponsorship of education seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Referral Fees and Commissions**

In some situations Lighthouse Investment Services may receive fees or commissions where you are referred to an external party. We will disclose the referral arrangement to you if we refer you to an external party.

In some situations Lighthouse Investment Services may pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangement to you when we provide you with a SoA.

## **Conflicts of Interest**

Your financial adviser may recommend investments in shares that they hold or may hold in their personal portfolio. You will be advised where a conflict of interest may exist and how the conflict will be managed.

## **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 Financial Ombudsman Service. You can contact FOS on 1300 780 808. 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.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.