



Level 1, 25 Burwood Road  
Hawthorn VIC 3122

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Hawthorn West VIC 3122

## Financial Services Guide

### 1. What is a Financial Services Guide?

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about the entities that may provide you with financial services:

- Lumiere Private Advisory Pty Ltd "licensee";
- individual Authorised Representatives of the licensee.

We collectively refer to the licensee, its representatives (including employees of a related body corporate and any Authorised Representative(s)) as "us, our, we" throughout this FSG.

This FSG sets out the services we provide. It tells you:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We may provide you with personal advice that takes into account your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice. We are only able to provide personal advice about self-managed superannuation funds ('SMSF'), other superannuation funds in certain circumstances, and a limited class of products as stipulated under our Australian Financial Services Licence ('AFSL').

If we provide further personal advice, you may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

If we help you establish a SMSF, we may provide you with a PDS. The PDS contains information about the product to assist you in making an informed decision about the SMSF. It will outline relevant terms, significant risks, and fees and charges associated with the product.

The licensee has arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the *Corporations Act 2001*.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## 2. Who will be providing the financial services to you?

### The Licensee

The licensee is the authorising licensee for the financial services provided to you, and is responsible for those services.

The licensee authorises, and is also responsible for, the content and distribution of this FSG.

The licensee's contact details are as follows:

**Licensee details:** Lumiere Private Advisory Pty Ltd ABN: 37 626 673 032  
**AFSL number:** 511440  
**Address:** Level 1, 25 Burwood Road, Hawthorn Victoria 3122  
**Phone:** 03 9977 2619  
**Email:** [info@lumierepa.com.au](mailto:info@lumierepa.com.au)

You may be provided with services by the licensee through its employees, or directors (or the employees of a related body corporate), or alternatively by an Authorised Representative.

Helen McPhee, Isabella Cavedon and Yana Gapon are employees of the licensee. There are currently no Authorised Representatives. Their details are below.

**Name:** Helen McPhee  
**AR number:** 1247992  
**Phone:** 0433 616 248  
**Email:** [helen@lumierepa.com.au](mailto:helen@lumierepa.com.au)

**Name:** Isabella Cavedon  
**AR number:** 1271311  
**Phone:** 03 9977 2619  
**Email:** [bella@lumierepa.com.au](mailto:bella@lumierepa.com.au)

You can provide instructions to us by contacting us using the contact details above.

Unless an Authorised Representative provides you with financial services, the licensee will be the providing entity of the services you receive. The licensee and the Authorised Representative listed in this FSG act on your behalf when we provide financial services to you.

## 3. What services and products are we authorised to provide to you?

We are authorised to provide personal advice to both retail and wholesale clients in relation to SMSFs and superannuation products (in relation to your existing superannuation holdings where we recommend you establish a SMSF or where we provide you advice about contributions or pensions under a superannuation product). We can also arrange to deal in SMSFs.

We are also authorised to provide 'class of product advice' on superannuation. Class of product advice means that we can recommend broad classes of products to you, but we cannot recommend specific, named products within the class.

In providing our services, other financial matters may arise, such as which specific products to invest in, within your superannuation fund. However, we are not authorised to provide advice relating to those financial issues, or any other issues except those explained above. You should seek specific advice from the appropriate professionals if these issues are relevant to you.

#### 4. What fees and commissions are payable to us?

We don't receive commissions. Fees for providing you with our services are received by:

1. the licensee, or
2. our related accounting practice that employs the authorised representative.

All fees described in this FSG include GST. Our hourly rates vary depending on the level of expertise of your adviser.

The licensee receives 100% of these fees, and the employees and authorised representatives receive a salary or consulting fee only.

You may request more details about the way we are remunerated within a reasonable time after receiving this document.

#### 5. How are we and third parties remunerated?

The licensee's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

The licensee's shareholders will also receive a benefit based on the licensee's ongoing company performance.

Authorised Representatives will be remunerated by salary, wages or agreed consulting fees and may also be awarded an annual bonus as per above factors.

We charge an administration fee (\$49.50 per fund) to the external auditor for the co-ordination and administration of the audit of the SMSF.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, it will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

#### 6. What should you do if you have a complaint?

If you have a complaint, you can contact us and discuss your complaint. Please contact the Complaints Manager of our licensee using any of the contact details at the start of this FSG. We will try and resolve your complaint quickly, fairly and within prescribed time frames.

If the complaint cannot be resolved to your satisfaction within 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA) which is an external complaints service, of which we are a member. AFCA on 1800 931 678 (if in Australia) or in writing at GPO Box 3, Melbourne, Victoria 3001, Australia. You can also contact AFCA through their website: [www.afca.org.au](http://www.afca.org.au).

## 7. Compensation arrangements

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Corporations Act 2001. This insurance provides cover for claims made against us and our representatives including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

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