

FPSA Principal Practice Profile

Fortnum Private Wealth Pty Ltd trading as Financial Planning Services Australia (FPSA) (ABN 54 139 889 535), AFSL 357306) is a Group representing a number of like-minded advisers united in a "client-first" approach, in which all Principal Practices have an equity stake.

Lifeguard Financial Services Pty Limited ABN 80 836 615 483 and its advisers are Authorised Representatives of FPSA

Note: This Principal Practice Profile forms an essential part of the Financial Services Guide ("**Guide**"). The Guide is not complete without it.

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LifeGuard Financial Services Pty Ltd

Authorised Representative Number: 470998

At LifeGuard, we believe that by retirement, everyone should have a debt free home to live in, and enough superannuation to sustain a comfortable lifestyle. And that while building your comfortable retirement lifestyle, you need to be protected by insurance in case things don't go to plan.

We have a systemised and process driven business that allows us to offer affordable financial planning advice. We proactively review our clients and continuously build on our relationship while providing a dedicated claims management service.

We value:

- tailoring our advice to clients' personal situation to make sure they can reach their goals
- our clients knowing exactly what they have and why
- always being personable, approachable and understanding to our clients
- getting insurance claims paid
- acting in a timely manner and making the process simple, easy and efficient
- rigorously adhering to our processes and procedures

LifeGuard Financial Services has been operating since 1989. We have a solid and experienced team to help our clients whenever they need it and are dedicated to being there for each of our current and new clients. Our long term clients are a testament to our integrity and dedication to customer service.

Our Advisers

Toby Webb

AdvDFP

Authorised Representative Number: 313230

Toby became a Financial Adviser in 2007, after 6 years' experience in the financial services industry working in an administration and Paraplanning capacity. Since that time Toby has taken over the family business from his father and is now the Owner and Director of Lifeguard.

He holds an Advanced Diploma in Financial Services (Financial Planning).

His key areas of focus, servicing clients in the inner eastern suburbs of Melbourne are:

- Helping young families to protect their financial future from the uncertainties created by disablement or premature death.
- Assisting people accumulate wealth through the superannuation and non-superannuation to provide their income and lifestyle in retirement.
- Helping business owners to protect their businesses from the financial risk of their business partners or their key employees becoming disabled or dying.
- Helping young families to maximise their income in retirement through pre-retirement and transition to retirement planning and to plan funding for their children's education expenses.

With these qualifications and experience he is well qualified to help clients achieve their financial goals.

Guy Maling

DFP

Authorised Representative Number: 263176

Guy has worked in the financial services industry since 1989 working as an Adviser in the areas of Personal Insurance and Superannuation. He has had many management and administrative roles working within LifeGuard Financial Services before becoming a Financial Adviser in 2007.

Guy holds a Diploma in Financial Services (Financial Planning).

With these qualifications and experience he is well qualified to help clients achieve their financial goals.

Products Offered

The advisers noted in this profile are authorised to provide financial product advice to their clients and deal in:

- Deposit and payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- ASX Listed Securities
- Superannuation
- Standard Margin Lending Facility

Services Offered

The advisers noted in this profile are able to offer their clients the following services:

- Investment strategies including gearing and savings plans
- Budget and cash flow planning
- Debt management
- Superannuation advice, including salary sacrifice and consolidation strategies
- Personal insurance strategies
- Centrelink / DVA advice
- Retirement planning advice
- Estate planning advice
- Advice on ownership and structures eg Discretionary and family trusts.
- Portfolio review services
- Ongoing advisory services
- Referrals to specialists, eg. Accountants, solicitors

Client Fees

There are various ways that you may pay for the services that are provided.

- Fee For Service
- Commissions from a product or service provider
- A combination of the above

Your adviser will obtain your agreement to the arrangement prior to proceeding.

Fee for Service

A fee for service may be payable for the following services:

- Preparation of advice
- Initial adviser services
- Ongoing adviser services
- Ongoing review services

The fee for service may be determined by any of the following:

An hourly rate of \$330 per hour (including GST) depending on the complexity of your circumstances;

An agreed fee;

A percentage of funds under advice of up to 1.1% (including GST) depending on the complexity of your circumstances;

A combination of any of the above.

If you pay a fee for service to FPSA, they may pay a proportion of this to LifeGuard Financial Services Pty Ltd as detailed in the Guide under the heading 'Commissions'. If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

Commissions from product and service providers

Commissions may be paid to FPSA by product and service providers who, in turn, may pay a proportion of this to LifeGuard Financial Services Pty Ltd as detailed in the Guide under the heading 'Commissions'.

If your adviser receives a proportion of this remuneration they will inform you of the amount at the time they provide you with advice.

Adviser Remuneration

The advisers noted in this profile may be remunerated by one or more of the following methods. If any are relevant to the advice provided to you, further details will be set out in your advice document.

- Salary

Your adviser may be paid a salary based on experience and capability.

- Bonus

Your adviser may be eligible to receive a bonus based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

Your adviser may also receive other benefits, all of which are detailed in the Guide under the heading 'other benefits'.

Your adviser is also required to keep a register of small value benefits (ie \$100 to \$300 in value) which may be received by them from product and service providers. These benefits are permissible unless they are received frequently or similar benefits when combined exceed \$300. These registers are available at your adviser's office for inspection with 7 days' notice.

Contact details

If you would like to make an appointment, please contact our office on:

Phone: (03) 9855 2311

Email: lifeguard@lifeguard.com.au

Addresses:
Office

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