



## Financial Services and Credit Guide

### Lifetime Wealth Planners Pty Ltd

Lifetime Wealth Planners Pty Ltd is an Authorised Representative (Authorised Representative number 280184) and credit representative (Credit Representative number 373403 of AMP Financial Planning Pty Limited (AMPFP)).

References to "our", "we", "us", "me" and "I" refer to Lifetime Wealth Planners

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how to contact us.
- the advice and services we provide.
- information about the Licensee
- our fees and how we are paid in connection with those services.
- how we manage your private information
- how you can complain about a matter relating to us

#### Not Independent

Generally, we provide personal advice in line with the Licensee's Approved Product and Services List (APSL) which may include financial products and services associated with the Licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

#### Our contact details:

Address: Suite 23/103 Majors Bay Road, Concord NSW 2137

Phone: 02 9602 7200

Email: [fmartino@lwplanners.com.au](mailto:fmartino@lwplanners.com.au)

## Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SOA). The SOA contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of our advice.

If we provide further personal advice an SOA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities.
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products.
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

## Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

## Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

## Credit services

In addition to financial services, we are also authorised to assist you with advising and implementing loan products and consumer leases.

### Credit documents you may receive.

When we provide credit assistance, we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in a Credit Proposal. We will retain this document and you may request it by contacting our office within seven years of the assessment. We will only provide recommendations to apply for a particular credit contract with a certain lender or increase the credit limit of a particular credit contract where the contract meets your needs and objectives and is not unsuitable to your circumstances.

### Lenders and lessors

The Licensee has a broad panel of lenders and lessors for your Accredited Mortgage Consultant (AMC) to choose from. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

As at November 2024, the lenders whose products are most commonly recommended by AMCs authorised by the Licensee are AFG Home Loans, NAB, Macquarie Bank, Westpac, St George Bank, ANZ

### Benefits we may receive from lenders and lessors.

Subject to compliance with relevant laws, including relating to conflicted remuneration, lenders may offer incentives that are paid directly to the AMC. These may include indirect benefits, for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

### Credit reports and valuations

We may be provided access to free services such as credit reports and valuations from our lenders. Details of any relevant services we may receive because of a recommendation we make to you, will be included in the Credit Proposal we provide to you.

### Tiered Servicing Arrangements

Through your AMC's relationships with lenders, they may have access to tiered servicing arrangements. The benefits can include faster processing, better information or greater levels of assistance provided for obtaining loan approval. You will be advised of any tiered service arrangements that are in place with a particular lender that they have proposed at the time recommendations are made.

Access to these programs is not based solely on the volume of new or existing lending your AMC's customers have with each respective lender and does not entitle them to any additional commissions outside of what they have disclosed to you, any additional payments or preferential customer discounts.

### Mortgage aggregators

Mortgage aggregators act as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders. They also provide some ancillary services. We aggregate via AFG.

The aggregator may invite AMCs to conferences and professional development events to hear industry updates and educational presentations by the aggregator and lender sponsors. The aggregator may subsidise some attendance costs, subject to compliance with relevant laws. The value will depend upon a range of factors, including the nature of the courses and events planned.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act 2009 (Cth), will be disclosed in our advice to you prior to application.

## Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the Entireti Limited (Entireti) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you, including passing on your details to third parties such as product issuers.
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within Entireti;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and Entireti to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Entireti Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Entireti Privacy Policy. The Entireti Privacy Policy also contains information about how to make a privacy complaint. For a copy of the Entireti Privacy Policy visit <http://www.entireti.com.au> or you can contact us.

## Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - Online at [www.entireti.com.au](http://www.entireti.com.au)
  - In writing to:

### **Attention: Advice Complaints Department**

AMP Financial Planning Pty Limited  
Level 10, 88 Phillip Street  
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3, Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
Any issue about your personal information	<b>The Office of the Australian Information Commissioner</b> GPO Box 5218, Sydney NSW 2001 1300 363 992 <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

## About the Licensee

AMP Financial Planning Pty Limited ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee; Licence No 232706

Registered office is at Level 10, 88 Phillip St SYDNEY NSW 2000 Australia.

The Licensee has;

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

## About Mutual Advice Partners Pty Limited & Entireti Limited

The licensee is a wholly owned subsidiary of Mutual Advice Partners Pty Limited (MAP).

MAP is a subsidiary of Entireti Limited, a group that specialises in licensing and advice business services to financial planning practices and their clients.

AMP Limited holds a minority stake (currently 30%) in MAP.

We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee.

If we recommend a product issued by AMP Limited or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investments fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

The Licensee maintains and APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with

similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Our fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions will be disclosed in the advice document provided to you. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

### Licensee fees

Unless stated otherwise, all permissible revenue, including any advice and service fees and commissions will be paid to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee. [Other costs](#)

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice. All fees and charges include GST.

Fee type & Description
Initial or ad hoc fees
SOA Preparation Fee – Starting from \$3,300 to \$15,500 (GST Inclusive)
Implementation Fee – Starting from \$1,100 (GST inclusive)
Transaction only Advice – Starting from \$550 per hour (GST inclusive)
Preparation of a Discussion Paper – Starting from \$1,650 (GST inclusive)
Annual advice and service fees
You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee starts from \$3,300 depending on the level and complexity of service. Details of the services and fees will be set out within the agreement.

## Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

From time to time, Entireti Limited may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

### Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

### Placement fees

From time to time the Licensee may receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of

the fee paid to the broker, varies from offer to offer and by the level of participation by the Licensee. We may share in this fee based on the level of participation by our clients.

## Other business interests and relationships

Our Referral arrangements We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed to you at the time of referral. Our current referral arrangements are detailed below:

### Strategic Property Buyer's.

We have a referral arrangement with Strategic Property Buyer's through which we receive 20% (inclusive of GST) of Buyers Strategic Property Buyers Real Estate Buyer's Agent Advocacy revenue (where we have referred the buyer to them. For example, a referral resulting in a purchase price of \$500,000 (including GST) would attract a Buyers Advocacy revenue totalling \$5,000 of which \$1,000 would be received by us.

### Strategic Property Finance

We have a referral arrangement with Strategic Property Finance through which we refers clients to us for financial lending services. If you have been referred to them, then we will receive a referral fee of 20% inclusive of GST of all initial/upfront fees or commission. For example, if you pay us an initial fee of \$1,000 or the initial commission we receive is \$1,000, we will pay a \$200 referral fee.

### Australian Financial Risk Management.

We have a referral relationship with Australian Financial Risk Management where we refer clients for Risk Insurance advice and documentation. No fee or commission is payable to either party.

## Financial and Credit Adviser Profiles

### About Frank Martino

Frank Martino is an Authorised Representative (249225) and credit representative (373402) of the Licensee



#### Contact details

<b>Address</b>	Suite 23 / 103 Majors Bay Road, Concord NSW 2137
<b>Phone</b>	02 9602 7200
<b>Email</b>	<a href="mailto:fmartino@lwplanners.com.au">fmartino@lwplanners.com.au</a>

I have over twenty years' experience in financial planning services industry with over 20 years experience as a financial planner. I am passionate about providing strategic advice and managing client's financial goals and objectives whilst showing utmost professionalism at all times.

Lifetime Wealth Planners works with our clients on an ongoing basis providing clarity and confidence along the way, with the ultimate aim of achieving the best possible outcomes at every life-stage. Helping with direction and organisation to make our clients feel more comfortable about their futures.

#### Qualifications

Bachelor of Commerce – University of Western Sydney

Diploma of Financial Planning - Kaplan

#### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

#### How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Director and Shareholder of Lifetime Wealth Planners and as such receive a salary and dividends from Lifetime Wealth Planners Pty Ltd.



## About Liam Cooper

Liam Cooper is an Authorised Representative (306774) and credit representative (376538) of the Licensee



### Contact details

<b>Address</b>	100 Walker Street, North Sydney, NSW 2060
<b>Phone</b>	1300 003 854
<b>Email</b>	liam@fujifinancial.com

Liam was introduced to the Finance industry in 1995 with Ord Minnett and commenced his financial planning career in 2006 with McGrath Clarke in St Leonards and Mona Vale.

Liam established Fuji Financial in 2009 with a primary focus on a long term relationship of trust and support with clients. Passionate in supporting his clients make those key financial decisions and believes in the approach encouraging and providing the education and support required to help our clients make smarter financial decisions to achieve their goals.

### Qualifications

Bachelor of Business – Charles Sturt University

Diploma of Financial Services (Financial Planning) - Kaplan

Advanced Diploma of Financial Services (Financial Planning) - Mentor

### Professional Membership

FAAA - Financial Advice Association of Australia

### Professional Designations

CFP – Certified Financial Planner - Financial Advice Association of Australia

### Advice and services I can provide

I am authorised to provide the services listed in the Our advice and services section of this Guide.

In addition to the areas listed in that section, I can also advise on:

- Self-managed super funds
- Aged Care
- Margin Lending

### How am I paid?

I receive the following from our practice:

- salary
- dividends
- equity in the practice

Director and Shareholder of Fuji Financial Pty Ltd and as such receive a salary and dividends from Fuji Financial Pty Ltd.