



# Financial Services Guide

Date of issue 30 January 2023

## Not independent

We are a wholly owned subsidiary of Insignia Financial Ltd (ABN 49 100 103 722) and part of the Insignia Financial Group of companies (Insignia Financial Group). The Insignia Financial Group is an issuer of financial products, some of which are included in our Approved Product List. In addition, we may receive commission on life insurance products as explained in this FSG under the heading 'How we are paid'. For these reasons, we do not refer to ourselves or our advice as independent, impartial or unbiased.

## About this guide

This Financial Services Guide (FSG) explains the financial services provided by Lonsdale and your adviser (who is authorised through Lonsdale). It is designed to help you make a fully informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications and the services they are authorised to provide.

## About us

**Our advisers offer professional integrated financial advice strategies to achieve peace of mind and help you achieve your life goals**

Lonsdale is a boutique integrated financial planning group with origins tracing back over 30 years. Lonsdale works closely with accountants and financial planners to help build their aligned financial planning and strategic advice businesses.

Lonsdale has a network of qualified financial advisers across Australia. Your Lonsdale adviser is either a self-employed practice owner or employed by the practice as an adviser. All Lonsdale financial advisers have a legal obligation and an ethical duty to act with integrity and in the best interests of you, their clients.

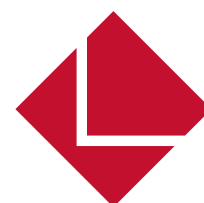
Lonsdale is a wholly owned subsidiary of Insignia Financial Ltd (Insignia Financial Group) which is listed on the Australian Securities Exchange (ASX: IFL).

Lonsdale Financial Group Ltd  
ABN 76 006 637 225 | AFSL 246934  
Level 1, 800 Bourke Street, Docklands VIC 3008

**Phone:** 1300 566 732

**Email:** [office@lonsdale.com.au](mailto:office@lonsdale.com.au)

**Website:** [lonsdale.com.au](http://lonsdale.com.au)



**LONSDALE**

## Products and services we provide

Our network of advisers provide a range of financial services including investing, superannuation, retirement and insurance. Specific information about the services your adviser is authorised to provide and their qualifications are contained in the attached Adviser Profile. Lonsdale is not responsible for any accountancy or other services that you may receive from our financial advisers or their related entities.

## Important documents you can expect to receive

When your adviser provides personal financial advice for the first time, you will generally be given a Statement of Advice (SoA). The SoA sets out your personal advice, the basis on which it is given, the cost of the advice, and information about any associations or relationships that could influence the advice.

If you require further advice at a later time, providing your circumstances have not changed significantly since your previous SoA, your adviser may be able to provide the further advice verbally or via a shorter Record of Advice (RoA). If you are given verbal advice, your adviser will document the discussion and a copy of this record can be made available to you on request. If you are given further advice and your circumstances have changed significantly since your previous SoA, you will generally be given another SoA.

To help you make an informed decision about a financial product, you will generally be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances, there is no requirement to provide a PDS (including, for example, where you already have one).

If you ask your adviser to undertake a transaction without receiving advice from that adviser, you may be given a letter confirming your instructions and disclosing any costs payable by you in relation to that transaction.

## Our Approved Products List

Our Approved Products List (APL) is a list of what we consider to be sound quality, fully researched products, but doesn't include all possible products available in the market. Only products and services that have been examined by Lonsec Research Pty Ltd (Lonsec) and by our experienced research team are placed on our APL.

When selecting products for you, your adviser is generally limited to the range of investment products and a selection of 12 insurance providers on the APL.

Your adviser will first source from the APL before providing any recommendations. They will only recommend a product or service after considering its appropriateness in relation to your individual objectives, financial situation, needs and best interests. Where your strategy requires products and services other than those on the APL to act in your best interests, the Insignia Financial research team will be consulted and we will seek to find an alternative solution.

The APL includes products issued and platforms operated by related companies including, IOOF Investment Management Limited, Questor Financial Services Limited, IOOF Investment Services Ltd, Navigator Australia Limited, Oasis Fund Management Limited, OnePath Custodians Pty Ltd, OnePath Funds Management Limited, IOOF Ltd, MLC Investments Limited, NULIS Nominees (Australia) Limited, Managed Portfolio Services Limited, Australian Ethical Investment Limited, Antares Capital Partners Limited.

These related companies will receive fees and benefits as disclosed in the relevant document if you invest with them.

## Important relationships and other benefits

In addition to the related companies listed above (under the heading 'Our Approved Products List') you should also be aware of the following relationships and benefits that we may receive. Any payments noted below are not an additional cost to you and will only be made to the extent permitted by law. Any other arrangements you need to be aware of will be set out in the Adviser Profile attached to this document. Arrangements that are relevant to the advice being provided to you will also be disclosed in your written advice.

## Product and service provider benefits

Lonsdale may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers. Our practice owners or advisers may also apply for and may qualify to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

## Distribution fees

Related companies of Lonsdale may receive fees for acting as the distributor of financial products which your adviser may recommend. Any fee is paid by the product issuer or administrator of the product out of its own funds. Neither your adviser nor Lonsdale receive any of these fees.

## Advisory fees

Product providers may pay advisory fees to Lonsdale or an investment management entity associated with Lonsdale. This fee is for the provision of portfolio management advisory services where Lonsdale model portfolios are utilised via managed accounts or separately managed accounts. In the event of this occurring, the fee is calculated as a percentage, likely to be up to 0.15% of the managed account or separately managed account portfolio balance. Your adviser will not receive any of this fee.

## Referral partners

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field. Any referral arrangements you need to be aware of and specific details of any referral payments we may receive will be set out in the 'Important relationships' section of the Adviser Profile attached to this document. Referral arrangements that are relevant to any advice being provided to you will also be disclosed in your written advice. Where you are referred to a third party (including to other financial advisers) by your adviser, neither your adviser nor Lonsdale approve or endorse their advice and won't be liable for the provision of advice and services provided by the third party. You must assess the merits of their advice in the light of your own circumstances and objectives.

## Referrals to a third party

Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in the light of your own circumstances and objectives.

## Associated businesses

Your adviser may have associations with other related businesses, such as an accountancy firm.

## Other payments

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. In addition, Lonsdale keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

## How we are paid

We receive remuneration from:

- Advice and service fees paid by you (fee for service)
- Commissions from insurance providers
- Other payments and benefits as outlined above under the heading 'Important relationships and other benefits'

As the licensee, Lonsdale collects all fees and commissions which are paid on to your adviser's practice. The Adviser Profile explains how your adviser is paid. Lonsdale receives a licensee fee from your adviser's practice of up to \$165,000 per annum, which is in part based on remuneration paid to your adviser's practice.

## Advice and service fees paid by you

Before providing personal advice, your adviser will agree the fees and payment options with you. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare your personal financial advice. Fees and commissions that are relevant to the advice being provided will also be disclosed in the written advice provided to you.

The types of fees you may be asked to pay can include:

- **Statement of Advice (SoA) fee** – a fee to gather information, analyse your situation and prepare your SoA.
- **Implementation fee** – a fee to implement the recommendations contained in your SoA.
- **Review service fee** – a fee for the provision of review services if you enter into a service agreement with your adviser.

Your adviser may also charge other fees for the ad hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

## If you have a complaint

If you have a complaint about financial services provided to you, your complaint can be directed to your adviser in the first instance. You can also raise your complaint at any time by contacting us at:

**Email:** [advicecomplaints@insigniafinancial.com.au](mailto:advicecomplaints@insigniafinancial.com.au)

**In writing to:** Insignia Financial Advice Dispute Resolution Team  
Level 3, 30 Hickson Road,  
Millers Point NSW 2000

**Phone:** 1800 271 147

We will investigate and endeavour to resolve your complaint promptly and fairly. If your complaint has not been resolved to your satisfaction within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Website:** [www.afca.org.au](http://www.afca.org.au)

**In writing to:** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

**Phone:** 1800 931 678

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website [www.asic.gov.au](http://www.asic.gov.au)

### Professional indemnity insurance

Lonsdale is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. Our insurance arrangements cover claims made against us as the licensee and both our current and former authorised representatives.

### Our privacy policy

We are committed to maintaining the privacy and security of your personal information.

Any personal information collected by Lonsdale will be handled in accordance with its [Privacy Policy](#).

The way in which your adviser handles your personal information, is outlined in their Adviser Profile

## Part 2 Adviser Profile

### Paul John Clements

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

#### Introducing your financial adviser

Paul John Clements is an Authorised Representative of Lonsdale Financial Group Ltd AFSL 246934. Paul is employed by Nexia Melbourne Wealth Strategies Pty Ltd which is a Corporate Authorised Representative of Lonsdale Financial Group Ltd.

Authorised Representative Number: 286809  
Corporate Authorised Representative Number: 432939  
Adviser profile issue date: 1 October 2022

#### About Paul

Paul has over 35 years' experience in the accounting profession, including over 16 years in financial planning. Paul has extensive financial advice experience on retirement funding, wealth creation, self-managed superannuation, personal insurance, comprehensive investment advice including asset allocation, and advice on suitable structures for clients and the subsequent taxation implications.

Paul was awarded Financial Planner of the year in 2021 by Lonsdale Financial Group.

#### Qualifications and memberships

- Bachelor of Commerce
- Graduate Certificate of Financial Planning
- Chartered Accountant
- Member of the Institute of Chartered Accountants
- Registered Tax Agent

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

Deposit products

Life products, including:

- investment life insurance products
- life risk insurance products

Superannuation products, including:

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

Margin lending facilities (standard)

Retirement savings accounts

Managed investment products, including:

- master trusts, wrap facilities, property funds
- tax-effective investments
- managed trusts
- investor directed portfolio services (IDPS)
- Managed Discretionary Accounts (MDA) investment programs

Government bonds, stocks or debentures securities:

- ASX listed shares, instalment warrants and fixed interest

Aged Care



### How I am paid

As the licensee, Lonsdale collects all advice fees and commissions. Lonsdale then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

**Commissions:** Some product providers pay commissions to Lonsdale. The amount of commissions received will depend upon the type of product and the premium paid.

### Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Nexia Melbourne Wealth Strategies Pty Ltd also has the following arrangements:

#### Referrals from a third party

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

#### Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Lonsdale Financial Group Ltd. Lonsdale Financial Group Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Lonsdale Financial Group Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.



## Part 2 Adviser Profile *continued*

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: India, Sri Lanka and Philippines

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: Level 12 31 Queen Street,  
Melbourne VIC 3000  
P: 0412 560 664  
E: [pclements@nexiamelbourne.com.au](mailto:pclements@nexiamelbourne.com.au)  
W: [nexia.com.au](http://nexia.com.au)

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## Part 2 Adviser Profile

### Gregory Benjamin Baker

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

#### Introducing your financial adviser

Gregory Benjamin Baker is an Authorised Representative of Lonsdale Financial Group Ltd AFSL 246934. Greg is employed by Nexia Melbourne Wealth Strategies Pty Ltd which is a Corporate Authorised Representative of Lonsdale Financial Group Ltd.

Authorised Representative Number: 1001755  
Corporate Authorised Representative Number: 432939  
Adviser profile issue date: 1 October 2022

#### About Greg

Greg has over 28 years' experience in the financial planning profession. Greg is highly regarded for his technical knowledge and regulatory understanding. He also has extensive financial advice experience on retirement funding, wealth creation, all aspects of superannuation including self-managed superannuation, personal insurance, comprehensive investment advice including asset allocation, and advice on suitable structures for clients and the subsequent taxation implications.

#### Qualifications and memberships

- CERTIFIED FINANCIAL PLANNER®
- Diploma of Financial Planning
- Bachelor of Applied Science
- Diploma of Education
- Member of the Financial Planning Association

#### Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

Deposit products

Life products, including:

- investment life insurance products
- life risk insurance products

Superannuation products, including:

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

Margin lending facilities (standard)

Retirement savings accounts

Managed investment products, including:

- master trusts, wrap facilities, property funds
- tax-effective investments
- managed trusts
- investor directed portfolio services (IDPS)
- Managed Discretionary Accounts (MDA) investment programs

Government bonds, stocks or debentures securities:

- ASX listed shares, instalment warrants and fixed interest

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### How I am paid

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- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

### Client fee and payment options

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**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

**Commissions:** Some product providers pay commissions to Lonsdale. The amount of commissions received will depend upon the type of product and the premium paid.

### Important relationships

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#### Referrals from a third party

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#### Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### Privacy Notification

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The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Lonsdale Financial Group Ltd. Lonsdale Financial Group Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence Lonsdale Financial Group Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.



## Part 2 Adviser Profile *continued*

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: India, Sri Lanka and Philippines

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Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

### My contact details

A: Level 12 31 Queen Street,  
Melbourne VIC 3000  
P: 0400 859 830  
E: [gbaker@nexiamelbourne.com.au](mailto:gbaker@nexiamelbourne.com.au)  
W: [nexia.com.au](http://nexia.com.au)

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## Part 2 Adviser Profile

### Thilini Ratnayake

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

#### Introducing your financial adviser

Thilini Ratnayake is an Authorised Representative of Lonsdale Financial Group Ltd AFSL 246934. Thilini is employed by Nexia Melbourne Wealth Strategies Pty Ltd which is a Corporate Authorised Representative of Lonsdale Financial Group Ltd.

Authorised Representative Number: 472305  
Corporate Authorised Representative Number: 432939  
Adviser profile issue date: 1 October 2022

#### About Thilini

Thilini joined the financial planning profession in 2011 and has been a financial planner since 2015. Thilini is passionate about assisting clients achieve both their financial and life goals. She does this by understanding the individual needs of clients and positively influencing them as they move through the different life stages.

#### Qualifications and memberships

- Bachelor of Commerce (Accounting, Finance & Financial Planning)
- Graduate Certificate of Financial Planning
- Financial Planner AFP®

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## Part 2 Adviser Profile *continued*

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### My contact details

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Melbourne VIC 3000  
P: 0432 145 059  
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W: [nexia.com.au](http://nexia.com.au)

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