Financial Services Guide

Issued January 2025

Adviersure Financial Consultants is a
Corporate Authorised Representative of
Lifestyle Asset Management Pty Ltd,
a privately owned holder of
Australian Financial Services Licence No. 288421

This Financial Services Guide is not complete without the Adviser Profile of the person providing advice, which must be read conjointly.

THIS DOCUMENT IS A FINANCIAL SERVICES GUIDE ("FSG").

This document contains information that we are legally obliged to provide, to give you a better understanding of Adviersure Financial Consultants and to enable you to make an informed decision on whether to engage us to provide financial services and/or advice to you.

This FSG contains important information about:

- The financial services we provide
- Our compensation arrangements
- How we and our associates are remunerated
- Dispute Resolution System
- Information you need to supply
- Other information you need to know
- Financial relationship with related entities

FINANCIAL SERVICES ADVISERSURE FINANCIAL CONSULTANTS IS AUTHORISED TO PROVIDE

Adviersure Financial Consultants is authorised as a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd ("LAM") under its Australian Financial Services Licence ("AFSL") to:

- Provide financial product advice
- Deal in financial products

To wholesale and retail clients

The financial products on which Adviserssure Financial Consultants is authorised to give advice are:

- Government debentures, stocks and bonds
- Life products, including life investment and life risk insurances
- Managed Investment Schemes, including Investor Directed Portfolio Services.
- Retirement savings accounts
- Basic Deposit Products
- Superannuation
- Personal and Business Risk Insurance
- Managed Portfolio Services
- Securities

Authorisation to deal in the above products allows us to apply for, acquire, vary or dispose of those financial products in the implementation of advice provided to you.

NOT INDEPENDENT

The use of the terms independent, impartial, unbiased, or similar terms are restricted under section 923A of the Corporations Act.

Adviserssure Financial Consultants cannot use these words or expressions because LAM allows representatives to receive commissions from insurers for life risk policies arranged by them. Please refer to the sections on fees in this FSG for further information on commission Adviserssure Financial Consultants may receive.

ADVISERSURE FINANCIAL CONSULTANTS CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES

Financial Planning and Investments:

- Assess current position, financial needs and personal goals
- Develop financial strategies to achieve your goals
- Recommend investments, cash flow, debt reduction or retirement plans
- Advising on the role of superannuation and estate planning in your financial plan
- Advising on taxation, accounting, legal and property selection services

Securities

Portfolio management advice:

Cash and interest-bearing investments

Superannuation:

- Employer sponsored superannuation
- Rollovers, annuities and allocated pensions
- Transition to retirement
- Investment accumulation plans

Insurance:

Life and business risk insurances - income protection, total and permanent disability, trauma protection, business expenses, succession planning and partnership protection

Your adviser is required to provide you with an **Adviser Profile**, which provides specific information about your adviser's experience and specialisation. It must be read in conjunction with this FSG to provide the information necessary for you to make an informed decision.

Your adviser will be acting as a Representative of Advisersure Financial Consultants. While Advisersure Financial Consultants is directly responsible for the financial services and advice as set out in this FSG, the licensee (LAM) has ultimate responsibility for services provided under its AFSL 288421.

The range of products that Representatives are authorised to offer you is limited to an Approved Product List (APL) established by LAM, based on independent research and endorsed by an internal research team.

COMMUNICATING INFORMATION TO US

It is preferable that information is provided in a way that gives us a clear and documented basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

If information additional to that supplied direct by is required in order to provide complete advice, you may be requested to give written authorisation for your adviser to obtain information from third parties.

WHAT INFORMATION CLIENTS WILL RECEIVE

If you engage us to provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written Statement of Advice (SoA). Subsequent advice on actions recommended in an SoA may be provided in a written Record of Advice (RoA)

Where we recommend a particular financial product, we will provide a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is important that you read and understand any PDS that we provide you before you act on a financial product recommendation.

If you decide not to receive personal advice, general advice is available. General advice is information provided about financial products that does not take into account your personal needs, objectives or circumstances.

We can also act on your behalf without providing personal financial advice If you give specific instructions to transact and deal in a financial product (that Adviserssure Financial Consultants is authorised to offer). We can act on your instructions whether you provide them by telephone, email or other agreed means of communication.

PRIVACY

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

Adviserssure Financial Consultants keeps records of your personal profiles, including information supplied by you and third parties to the adviser relating to investment and insurance objectives, financial position and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

All information, however obtained, will be handled in accordance with Adviserssure Financial Consultant's Privacy Policy and Australian Privacy Principles administered by the Office of the Australian Information Commissioner (OAIC).

A copy of our Privacy Policy can be viewed or downloaded from our [or LAM's] website (www.lamfs.com.au) or can be requested from your adviser or LAM's Compliance Officer on 1300 226 271.

REMUNERATION AND BENEFITS

The fee schedule is structured to ensure that you only pay for services as they are agreed.

The basis and amount of all fees, commissions, adviser service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

HOW CLIENTS PAY FOR THE SERVICE

Financial Planning Fees	Before providing advice or service, your adviser may charge you an upfront fee for services based on either: • Time spent developing advice or implementing services • A fixed dollar amount • A percentage of funds invested; or • A combination of these methods These fees will be disclosed before service is provided to you and your agreement to our terms is required before engagement.
Adviser Service Fee	When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.
Commissions	Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice.
Referrals	If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee, commission or other benefit for the referral. This fee comes out of the fees received by Advisersure Financial Consultants and your adviser, and does not represent an additional cost to you.
Alternative Remuneration	If Advisersure Financial Consultants or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, Advisersure Financial Consultants and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.
Post FSG notification benefit	There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases. Once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.

The SoA will detail fees, commissions or benefits that relate to your specific matter.

DISPUTE RESOLUTION SYSTEM

How do clients complain about the services provided?

Adviserssure Financial Consultants is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity.

1. If you feel that we have fallen short of our commitment we would like you to tell us by bringing it to the attention of your adviser or Adviserssure Financial Consultants.
2. If you feel this is not adequately addressed by the adviser or Adviserssure Financial Consultants, you can notify our licensee, LAM. LAM is committed to resolving any concern a client has quickly, fairly and in the strictest confidence. You can notify it to Lifestyle Asset Management:
   a. by phone to the Compliance Officer on 1300 226 271, or
   b. by mail to Level 35 Tower One, 100 Barangaroo Avenue, BARANGAROO NSW 2000, or
   c. by email to erm@lifestyleam.com.au
3. If you are dissatisfied with our efforts to resolve the dispute or query, LAM is a member of Australian Financial Complaints Authority (AFCA) and you have recourse free of charge to that organisation:
   a. by phone on 1800 931 678
   b. online at www.afca.org.au.
   c. by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
   d. by email to info@afca.org.au

LAM has Professional Indemnity Insurance for compensation claims by clients against LAM and its representatives and advisers.

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<tr><td colspan="2">ADVICE AND SERVICES PROVIDED UNDER THE LICENCE OF
Lifestyle Asset Management Pty Ltd, Australian Financial Services Licence 288421</td></tr>
<tr><td>LICENSEE CONTACTS

Lifestyle Asset Management Pty Ltd
ABN 58 113 067 968

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100 Barangaroo Avenue,
Barangaroo NSW 2000

Tel: 1300 226 271
Email: erm@lifestyleam.com.au

Website: www.lamfs.com.au</td><td>Adviserssure Financial Consultants CONTACTS

Adviserssure Financial Consultants

3/333 Canterbury Rd, Canterbury VIC 3126
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Tel: 03 9836 8399

Email: transact@adviserssure.com.au</td></tr>
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