

Financial Services Guide

Part Two

Version	2
Issue date	26 October 2021
Purpose of this FSG (Part Two)	<p>This Financial Services Guide (FSG) and its distribution is authorised by Sambe Investments Pty Ltd T/A Finchley & Kent ("Finchley & Kent").</p> <p>You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.</p> <p>This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.</p> <p>It is intended that this FSG should assist you in determining whether to use any of the services described in this document.</p> <p>It is Part Two of our FSG and it must be read in conjunction with Part One. Please retain both Part One and Part Two for your reference and any future dealings with Finchley & Kent.</p>

Who will be providing the financial services to me?

Finchley & Kent conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Finchley & Kent's AFSL.



Licensee	Sambe Investments Pty Ltd T/A Finchley & Kent
Australian Financial Services Licence No	478766
ABN	67 078 995 856
Business Address	Three International Towers Level 24, Tower 3, 300 Barangaroo Avenue Sydney NSW 2000
Phone	1300 770 996
Email	info@finchleyandkent.com.au
Website	finchleyandkent.com.au

Lilli Pilli Private Wealth Pty Ltd is a Corporate Authorised Representative of Finchley & Kent and has been given permission to provide you with this FSG Part Two.



Corporate Authorised Representative	Lilli Pilli Private Wealth Pty Ltd
Corporate Authorised Representative No	1262031
ABN	61 624 394 663
Business Address	St Martins Tower, Level 9, Suite 904 31 Market Street Sydney NSW 2000
Postal Address	PO Box 670 Cronulla NSW 2230
Phone	1300 957 855
Email	info@lppw.com.au
Website	https://lppw.com.au/

Who is my Adviser?

Your adviser is Michael Vincent Callaghan.

Michael is a Sub-Authorised Representative of Lilli Pilli Private Wealth Pty Ltd.

Business Address	St Martins Tower, Level 9, Suite 904 31 Market Street Sydney NSW 2000
Postal Address	PO Box 670 Cronulla NSW 2230
Phone	1300 957 855
Email	michael@lppw.com.au

Michael is Sole Director and Senior Financial Advisor at Lilli Pilli Private Wealth.

Michael acts as a Sub Authorised Representative of Lilli Pilli Private Wealth who are responsible for the services and advice that he provides.

He holds a Diploma in Financial Services (Financial Planning), with specialist knowledge in Self-Managed Super Funds

He is also a member of the AIOFP (Association of Independent Financial Planning Professionals).

Michael has worked in the financial services industry since 1997 with over 13 years' experience working for a major Australian bank as a Senior Financial Planner.

He is known for his personal approach and his ability to explain everything in layman's terms.

Michael utilises proven tax effective strategies and efficient solutions for his clients and their families to help them protect, grow and distribute their wealth.

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Michael can offer you the following services:

- Wealth Accumulation Strategies
- Managed Investments
- Securities
- Debt Management
- Business Succession Planning
- Personal Risk Insurance
- Superannuation
- Self-Managed Superannuation Funds
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink Planning
- Estate Planning Strategies

Michael is licensed to provide advice on, and deal in, the following financial products:

- Deposit and Payment Products (including Non-basic Deposit Products)
- Government Debentures, Stocks or Bonds
- Life Products (including Investment Life Insurance Products and Life Risk Insurance Products)
- Managed Investment Schemes (including IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation (including Self-Managed Superannuation Funds)

Michael is not authorised to advise and deal in relation to the following products:

- Margin Lending Facility (including Standard Margin Lending Facility)

Michael is unable to offer you advice or services regarding the financial products or services listed below under Finchley & Kent Australian Financial Services licence. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- Mortgage Broking and Finance
- General Insurance
- Derivatives
- Real Estate
- Taxation and Accounting
- Legal Document Drafting
- Business Coaching

Conflict of Interest - Do we have any association or relationship with a Financial Product Provider?

As your Adviser, Michael does not have any relationships nor receive any conflicted remuneration that may influence the advice provided to you.

Please note that Property Investment, Tax Accounting, Mortgages & Finance are not considered to be financial products and are not covered under Sambe Investments Pty Ltd T/A Finchley & Kent's Australian Financial Services Licence.

Remuneration

Finchley & Kent will charge you a fee and/or receive commissions from the issuers of the products approved by Finchley & Kent and that we recommend, and you accept.

Lilli Pilli Private Wealth Pty Ltd is paid fees and commissions by Finchley & Kent. Lilli Pilli Private Wealth Pty Ltd will then pass on these fees and commissions to Michael Vincent Callaghan.

Fees for services paid by you

Initial Consultation:

Like any 'getting to know you' session, our first meeting is absolutely free.

Preparation of a Statement of Advice:

If you elect to pay us a fee for advice, the following fees will apply.

- The fees will depend upon the complexity of the advice.
- The minimum fee charged is \$990 while the maximum fee is \$5,500 (including GST).

Ongoing Service:

If you elect to pay a fee for the ongoing review of your financial planning strategy, the fee is based on the complexity of ongoing advice and the services provided. The minimum fee is based on 1% of assets under management to a maximum of \$4,400 pa (including GST).

For example, an investment valued at \$250,000, the minimum ongoing fee would be \$2,750pa and for an investment valued at \$700,000, the maximum ongoing fee would be \$4,400 pa (including GST).

Other Costs:

On application. Additional services provided outside those mentioned above will attract a minimum fee of \$220 (including GST) per hour. Additional charges after the first hour will be at a rate of \$220 (including GST) or part thereof.

All fee for services will be agreed upon prior to providing advice or implementing any services.

Commission

Insurance products

The commission is factored into the annual premium and may range as follows:

- From 0% to 66% (including GST) of the initial premium.
- From 0% to 22% per annum (including GST) of the renewal premium.

Other remuneration information

Referral payments

Finchley & Kent may receive a referral fee for each client that utilises services of any referral partner.

Each provider's remuneration structure is different and is determined on a case by case basis. Before you enter into an arrangement with any of the above providers, we will provide you with a remuneration referral disclosure document outlining any financial benefits we may receive.

The exact amounts of any fees, commissions, or other incentives received by your adviser and Finchley & Kent will be included in any Statement of Advice that we will provide to you or disclosed orally or in writing at the time we provide any further advice.