



Lets Make Money Pty. Ltd.

Financial Services Guide

It contains key information about the services we provide.
If you require more information or clarification, please ask us.

Lets Make Money Pty Ltd
ABN 13 092 771 581
Australian Financial Service Number 233808
390 Reserve Road, Cheltenham, Victoria, 3192
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What is a Financial Services Guide?

This Financial Services Guide (FSG) is an important document and is intended to inform you of certain basic matters relating to our relationship, prior to our providing you with a financial service.

It explains:

- who we are and how we can be contacted;
- the services we provide;
- our fees and how we are remunerated in relation to the services we provide;
- it details our dispute resolution procedures and how you can make a complaint
- it also outlines our privacy policy.

Other documents you may receive from us

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address or in hardcopy, depending on your preference.

Before we commence meeting with you, we will forward to you a Preparation Guide for Meeting with Your Financial Planner as well as a Financial Fact Find. The Preparation Guide (including financial objectives) is designed to assist you in preparing for the meeting with your adviser. It also explains some of the commonly used terms. The Financial Fact Find is designed to assist you with summarising your personal information, including your attitude towards risk, in a concise manner.

You should also be aware that in most instances you are entitled to receive a *Statement of Advice* when we provide you with advice which takes into account your objectives, financial situation and needs. It will contain the advice, the basis on which it is given and information about costs, fees and any other benefits we will receive because of the advice that we have provided. Where, however advice is not required to be given in that form, we are generally required to retain a record of advice that was given and you are entitled to ask for a copy of this.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about that particular product which will enable you to make an informed decision in relation to the acquisition of that product.

You should read all of the documents, including the warnings given, carefully before making any decision relating to a financial strategy or a product.

Lack of Independence

Lets Make Money Pty Ltd may receive commissions from life insurance products that it may recommend and as such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

Privacy Policy

Lets Make Money Pty Ltd is committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. Our full Privacy Policy appears on pages 9 - 14 of this Guide.

Who is responsible for the financial services provided?

Lets Make Money Pty Ltd is responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

Lets Make Money Pty Ltd, ABN 13 092 771 581
Australian Financial Services Licence Number 233808
390 Reserve Road, Cheltenham, Vic. 3192

Who is your adviser?

Your adviser will be Paul Goethel. His Australian Securities & Investment Commission (ASIC) number is 245417. Paul Goethel is an Authorised Representative of Lets Make Money Pty Ltd. Paul has over 30 years' experience in the financial services industry and his formal qualifications include a Bachelor of Business (Economics & Marketing) and an MBA. Paul is an associate of the Financial Planning Association and a member of the Association of Financial Advisers as well as a member of the Australian Institute of Company Directors.

What kinds of financial services are we authorised to provide you and what kinds of Financial Products do those services relate to?

Paul Goethel is authorised by Lets Make Money Pty Ltd and can provide you with personal and general advice about services and financial products below. He can also arrange for financial products to be issued without advice.

What advice can we provide?

- Investment strategies and wealth creation strategies
- strategic asset allocation
- goals-based strategies and investing
- Budget and cash flow management
- Debt management
- Salary packaging
- Retrenchment benefits advice
- Superannuation strategies
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care financial advice
- Retirement planning
- Income generation strategies in retirement
- Personal insurances
- Estate planning
- Financial issues on marriage dissolution

What products and services can we arrange?

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non-Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

What Products and Services do we recommend?

Lets Make Money Pty Ltd maintains an approved Products and Services List (APL) made up of various approved providers. These products and services are reviewed periodically to ensure that they are competitive with similar products that address similar client needs and objectives. These products are researched, using external research institutions as well as in house. Generally, the products that we recommend are on the Approved Products List, however, if it is appropriate for your needs, we may recommend other products.

What information should you provide, to receive personalised advice suitable for your investment needs and financial circumstances?

You need to provide us with a list of your personal objectives, details of your current financial situation as well as any other relevant information, including your preferences relating to your attitude towards investment risks, so that we can offer you the most appropriate advice possible.

You have the right not to provide information, if you do not wish to do so. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

If you do not wish to act upon our advice, we may still deal on your behalf by carrying out your specific instructions.

We can also provide you with limited (“scaled”) advice should you only wish to discuss a particular issue. In such an instance, any advice would be limited to that particular matter.

If you do not obtain advice, you face the risk that the Financial Products you select will not fully take into account your objectives, financial situation or needs.

If we provide you with personal financial advice, then you are entitled to receive a ‘Statement of Advice’ or a ‘Record of Advice’ if the advice relates to amounts under certain thresholds.

We can also offer a portfolio review service as part of our ongoing relationship with you.

If we provide you with an ongoing portfolio review service for your investments, then, within 60 days following the 12 months anniversary of that service, you will receive a Fee Disclosure Statement (FDS) covering the previous 12 months. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. This will be provided to you every year that the services are provided to you.

What should you know about risks of the financial products or strategies that are recommended to you?

We will explain any significant risks of the financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

What are the Tax implications of our advice?

Under the Tax Agent Services Act 2009, Lets Make Money Pty Ltd is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

How can instructions be given to us?

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, fax, mail or email, using the contact details provided in this Guide.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

What information do we maintain in your file and can you examine your file?

We maintain a record of your personal profile, including details of your objectives, financial situation and particulars as well as your needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. Our privacy policy appears on pages 9 - 14 of this Guide.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

How will you pay for the services?

The actual fees charged by Lets Make Money Pty Ltd to you will depend on the nature of the advice or service we provide.

We will discuss and agree the actual fees with you before we proceed. This section outlines the types of fees, inclusive of GST, that may apply.

Advice and service fees may include:

- Initial advice fees
- Advice fees
- Implementation and investment fees
- Ongoing review and advice service fees
- Hourly rate, ad hoc or agreed project fees

We accept the following payment methods for our advice fees:

- Bank transfer
- Eftpos Credit/debit card payment
- Deduction from your superannuation/investment account

We may also receive commissions on Life Insurance Products

All fees will be paid directly to Lets Make Money.

Advice and Service Fees

These are fees paid when you agree to receive our services.

Initial consultation (up to 2 hours)	\$242 inc GST
Advice and recommendations fee	As agreed beforehand on project or hourly basis
Investment and implementation fee	As agreed beforehand on project basis
Hourly rate - advice	\$385.00 per hour inc GST
Hourly rate – administration and other routine work	\$121.00 per hour inc GST
Ad hoc fees	\$85.00 including GST is charged for simple, standard superannuation rollovers under \$10,000 and withdrawals from advised on portfolios.
Postage, searches, document sourcing	Reimbursement of expenses incurred

Ongoing Service Agreements

Ongoing Service Agreements are designed to help you stay on track to meet your goals. These vary depending on the scope and complexity of services provided.

Ongoing Review and Advice Service	Flat annual dollar amount or percentage of the portfolio value base, as agreed, is our preferred method or up to 0.9% including GST of the value of the portfolio. In that case, if your portfolio was \$100,000, then the fee would be up to \$900 including GST.
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Life Insurance Commissions

Any commission amounts on Life Insurance Products will be disclosed to you. The following table is a guide of commissions that may be received on these Life Insurance Products.

Personal Insurance	Initial Commission	Ongoing Commission	Example
Term, TPD, Trauma or Income Replacement	Up to 66% of the first year's premium for new policies implemented	Up to 22% of the insurance premium each following year	On any insurance policies implemented, if your premium was \$1,000, we would receive an additional commission of up to \$660 including GST and an ongoing commission of up to \$220 including GST per annum.

The amount paid is a result of the way the pricing on insurance products is structured and the fact of the payment doesn't mean that you are entitled to, or will receive, advice about your insurance needs prior to insurance renewal dates, as these services are also separate from our ongoing service offering.

Do you have any relationships or associations with Financial Product Issuers?

Lets Make Money Pty Ltd may also from time to time receive other benefits by way of sponsorship of educational seminars, conference or training days. While these do not influence, either directly or indirectly, any recommendations made, you should be aware that they can be received and details of any such benefits received above \$100 will be recorded on a register which is available to you on request.

What should I do if I have a complaint?

Lets Make Money Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If you have any complaints about the provision of financial services provided to you, you should take the following steps:

1. Speak with your adviser about your concerns.
2. If your complaint is not satisfactorily resolved within 7 days, please contact The Client Liaison Manager on 03 9585 8007 or put your complaint in writing and send it to us at 390 Reserve Road, Cheltenham, Vic. 3192. We will respond and endeavour to resolve your complaint within 30 days.
3. While every effort will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint is dealt with, you can elect to refer the matter free of charge to the Australian Financial Complaints Authority (AFCA), which can be contacted on 1800 931 678 or via 'Live Chat' and online complaints made at www.afca.org.au or email info@afca.org.au or via correspondence at GPO Box 3, Melbourne, Victoria 3001.
4. If your concerns relate to your personal information, you can contact The Privacy Commissioner by email privacy@privacy.gov.au or by phone 1300 363 992 or via correspondence at GPO Box 5218, Sydney NSW 2001.

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit their website www.asic.gov.au.

Professional indemnity insurance

Lets Make Money Pty Ltd maintains professional indemnity insurance to cover the advice and the recommendations provided by your adviser. This professional indemnity insurance satisfies the requirements imposed by the *Corporations Act 2001*.

Privacy Policy

1. Overview

The collection of personal information about individuals by organisations is governed by the Privacy Act 1988 (the Privacy Act) which contains a national scheme for the collection, use, correction, disclosure and transfer of personal information by organisations in the private sector.

Protecting client's privacy is very important to us. As part of our commitment to ensuring the safety of our client's private and confidential information and as a mechanism to ensure our compliance with the Privacy Act, we have established and implemented a Privacy Policy (the Policy).

Purpose

This Policy explains practices in respect to the collection and management of personal information that we collect from you.

The Privacy Act requires us to handle your personal information in accordance with a set of principles, known as the Australian Privacy Principles (APPs). Those Principles and our approach to those Principles are set out below.

2. Collection

What information do we collect?

We will collect and hold your personal information for the purposes of:

- *providing services to you*
- *managing and administering these services*
- *updating you on the services.*

The type of information collected from you includes information that is necessary to provide you with advice and perform work on your behalf. We may ask you to provide personal information including:

- *name*
- *email address*
- *residential and/or postal address*
- *date of birth*
- *contact details*
- *occupation*
- *bank account details*
- *details of investments held*
- *details of policies held*
- *other financial details*
- *employer details*
- *driver's licence or other identification details*
- *tax file number (TFN)*
- *other information that may be necessary to provide you with advice.*

Much of this information is collected through forms or through ongoing communications with you.

We will not collect any personal information about you except where you have knowingly provided that information to us or we believe you have authorised a third party to provide that information to us.

There are also specific circumstances in which we will ask for your sensitive information such as:

- *personal health information from you when applying for insurance*
- *personal health information from medical practitioners when you are making a claim*
- *income or other information from employers or accountants in instances where you are applying for additional insurance protection or are entering into salary sacrifice arrangements.*
- *details of your dependants, as defined at section 10 of the Superannuation Industry (Supervision) Act 1993, for the purposes of estate planning or organising your finances in the event of your death.*

We will always seek your consent before collecting this kind of sensitive information.

We may also need to collect information from third parties. For example, we may need to collect information from your other advisers, product issuers, accountants and employers.

We are also required to ask for certain information by law. Wherever there is a legal requirement for us to ask for information about you, we will inform you of the obligation and the consequences of not giving us the requested information. For example, in addition to obtaining personal information from you, whenever you acquire a new product or service through us, we will need to obtain certain documentary evidence from you as to your identity. Such evidence may include items such as a certified copy of your driver's licence, passport or birth certificate.

What if you don't give us the information we request?

You are not required to give us the information that we request. However, if you do not give us the information that we ask for, or the information you give is not complete or accurate, this may:

- *prevent or delay the processing of your applications or any claims*
- *affect your eligibility for specified insurance covers*
- *prevent us from contacting you*
- *impact on your tax matters.*

What do we do with your TFN?

We may ask for your TFN for the purpose of complying with taxation law, personal assistance law or superannuation law. For example, we are required to ask for your TFN where you become a member of a superannuation product. You are not legally obliged to give us your TFN, but there may be financial consequences if you choose not to give it. For example, you may be subject to higher tax charges on your superannuation.

3. Use of information

How do we use the information that we collect from you?

We use your personal information for the purposes for which it has been obtained. We collect your personal information so that we are able to act on your requests, such as:

- *provide financial advice to you*
- *establish and review your investments and accounts*
- *implement your investment instructions*
- *establish and maintain insurance protection*
- *facilitate contributions, transfer of monies or payment of benefits*
- *report the investment performance to you*
- *keep you up to date on services offered.*

Personal information will also be used where you have consented to such disclosure or where it is required or authorised under law, in circumstances relating to public health and safety or in connection with certain operations by or on behalf of an enforcement body.

4. Disclosure

Who do we give information to?

Where personal information is disclosed, there are strict controls in place to ensure information is held, used and disclosed in accordance with the APPs.

The types of external organisations to which we often disclose your personal information include:

- *any organisations involved in providing, managing or administering services including actuaries, custodians, external dispute resolution services, insurers, investment managers or mail houses*
- *any fund (administrator or trustee) to which your benefit is to be transferred or rolled over*
- *medical practitioners and other relevant professionals, where you have applied for insurance cover or made a claim for disablement benefit*
- *your personal representative, or any other person who may be entitled to receive your death benefit or any person contacted to assist us to process that benefit*
- *any financial institution who holds an account for you*
- *any professional advisers appointed by us*
- *businesses that may have referred you to us (for example, your accountant).*

There are situations where we may also disclose your personal information where it is:

- *required by law (such as to the Australian Taxation Office)*
- *authorised by law (such as where we are obliged to disclose information in the public interest or to protect our interests)*
- *necessary in discharging obligations (such as to foreign governments for the purposes of foreign taxation)*
- *required to assist in law enforcement (such as to a police force).*

We will also disclose your information if you give your consent.

Will my information be disclosed overseas?

We do not disclose your personal information overseas.

5. Access and correction of information

Can I access my information and what if it is incorrect?

You may request access to the personal information we hold about you.

We will take reasonable steps to ensure that the personal information we collect, hold, use or disclose is accurate, complete, up to date, relevant and not misleading. Reasonable steps that we may take include updating your personal information from public sources such as a telephone directory.

You have a right to ask us to correct any information we hold about you if you believe it is inaccurate, incomplete, out of date, irrelevant or is misleading. If we do not agree with the corrections, you have supplied and refuse to correct the personal information, we are required to give you a written notice to that effect and a statement if requested. If you wish to access your personal information, you should contact us.

6. How may clients opt out?

LMM conducts very little direct marketing, only sending out one or two newsletters by post to existing clients per year. Each newsletter contains an Opt Out clause asking those clients to either phone or email to be removed from the mailing list.

7. Complaints

If you believe that we have mishandled your personal information, in turn, breaching the APPs, you may lodge a complaint with us. The complaint, addressed to the Privacy Officer (see last page), must be in writing in accordance with the Privacy Act 1988.

From receipt of your written complaint, the Privacy Officer has 30 days to respond.

In the event that the Privacy Officer is unable to resolve your complaint, you may lodge a complaint with the Information Commissioner. You can lodge a written complaint with the Information Commissioner by:

- *Submitting an online form through the Information Commissioner's website: www.oaic.gov.au*
- *Completing a hard copy form which can be obtained at <https://www.oaic.gov.au/individuals/how-do-i-make-a-privacy-complaint> and submitting by-*
 - post to GPO Box 5218, Sydney NSW 2001*
 - fax to 02 9284 9666*
 - email at enquiries@oaic.gov.au*

8. Protection of the personal and sensitive information that we hold

How do we protect the security of your information?

We have security systems, practices and procedures in place to safeguard your privacy. Your personal information may be stored on third party servers and is subject to regular audits. The people who handle your personal information for us have the training, knowledge, skills and commitment to protect it from unauthorised access or misuse.

Risks of using the internet

You should note that there are inherent security risks in transmitting information through the internet. You should assess these potential risks when deciding whether to use our online services. If you do not wish to transmit information through our website, there are other ways in which you can provide this information to us. You can, for example, contact our Customer Service team. Refer to section 9 for our Customer Service contact details.

Cookies

A "cookie" is a small text file that may be placed on a computer by a web server. Our website may use cookies which may enable us to identify you or your browser while you are using our site. These cookies may be permanently stored on a computer or are temporary session cookies. They are used for a variety of purposes, including security and personalisation of services. They are frequently used on websites and you can choose if and how a cookie will be accepted by configuring your preferences and options in your browser.

All browsers allow you to be notified when you receive a cookie and you may elect to either accept it or not. If you wish not to accept a cookie, this may impact the effectiveness of the website. Your internet service provider or other IT service provider should be able to assist you with setting your preferences.

9. General

How long do we retain your personal information?

We are required by law to retain certain records of information for varying lengths of time. Depending on the context surrounding the information, we may be required to retain records which include your personal information from 7 years to permanently. Where your information is not required to be retained under law, we will take reasonable steps to permanently destroy or de-identify your personal information when it is no longer required for the purpose for which it was collected.

Updates to this Privacy Policy

This Privacy Policy is updated as required with the most recent version being available online at www.letsmakemoney.com.au

How do I contact the privacy officer?

Should you have a query about Privacy, please contact Paul Goethel on 03 9595 8007.

Your Guarantee

As a professional practice and as a holder of Australian Financial Services Licence, as well as Paul Goethel the principal, being an Associate of the Financial Planning Association of Australia and a member of Association of Financial Advisers, we provide professional financial planning advice that we stand behind.

Contact Details

Attention:	Privacy Officer
Address:	390 Reserve Road, Cheltenham, Victoria 3192
Telephone:	(03) 9585 8007
Facsimile:	(03) 9585 4007
Website:	www.letsmakemoney.com.au
Email:	Imm@letsmakemoney.com.au