



**LANTANA**  
PRIVATE WEALTH

# Financial Services Guide

**Preparation date:** 1 July 2021  
**Version:** 1.5

## **What is a Financial Services Guide?**

This Financial Services Guide ('FSG') helps you understand and decide if you wish to use the financial services we are able to offer you.

It provides you with information about Lantana Private Wealth Pty Ltd ('Lantana Private Wealth', 'us', 'our', 'we') and the services we provide. It tells you:

- who we are and how we can be contacted
- what services and products we are authorised to provide to you
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

We may provide you with personal advice that considers your needs, financial situation and circumstances. Where we provide you with personal advice, we will provide you with a Statement of Advice ('SOA'). The SOA outlines our advice and the basis on which the advice was given. It also outlines relevant information about us, our fees and charges associated with our advice.

If we provide further personal advice, you may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Occasionally we provide general advice. If we provide you with general advice, it may not be appropriate to your needs, financial situation or objectives, and you should consider your circumstances before choosing to proceed with our advice. Additionally, you should obtain and read the applicable Product Disclosure Statement ('PDS') (if one is available) before making a decision.

If we recommend a financial product to you, we will provide you with a Product Disclosure Statement ('PDS') if one is available. The PDS contains information about the product to assist you in making an informed decision about the product. It will outline relevant terms, significant risks, and fees and charges associated with the product.

*We have arrangements in place to maintain professional indemnity insurance. This insurance satisfies the requirements under section 912B of the Corporations Act 2001.*

Please retain this FSG for your reference and any future dealings with us. We may also add documents later which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word 'FSG' in the heading.

## **What services and products are we authorised to provide to you?**

We are authorised to provide financial product advice and to deal in relation to:

- basic and non-basic deposit and payment products
- government debentures, stocks or bonds
- investment life insurance products
- life risk insurance products
- managed investment schemes, including investor-directed portfolio services
- retirement savings account products
- securities
- superannuation

We can provide these services to both retail and wholesale clients.

### **Not independent**

Pursuant to ASIC Corporations (Disclosure of Lack of Independence) Instrument 2021/125, we are required to advise you that Lantana Private Wealth Pty Ltd is not independent, impartial, or unbiased. This is because we receive commissions for the advice we provide on life insurance products.

## **Who will be providing the Financial Services to you?**

### **The Licensee**

Lantana Private Wealth is the holder of an Australian Financial Services licence and is responsible for the financial services that it and its representatives provide to you. Lantana Private Wealth authorises, and is also responsible for, the content and distribution of this FSG.

You can provide instructions to us by contacting us using contact details at the end of this FSG.

We act on your behalf when we provide financial services to you.

The Employee Adviser of Lantana Private Wealth, Mr Brett Jackson (Sole Director) holds the following qualifications and accreditations:

- Master of Applied Finance, Monash University
- Bachelor of Commerce, Monash University
- Registered Tax (Financial) Adviser, Tax Practitioners Board (TPB)
- Diploma of Financial Planning (RG146), Kaplan Professional
- SAFAA Individual Practitioner Member, Stockbrokers and Financial Adviser Association
- Certified IV in Finance and Mortgage Broking

### ***What fees and commissions are payable to Lantana Private Wealth?***

We receive fees for providing you with our services. All fees described in this FSG include GST.

Our fee for preparing our advice may range between \$2,500 through to \$8,000 depending on the complexity and time it may take to prepare this advice. The applicable fee will be clearly outlined to any prospective client before any works commence.

Our fees for the provision of ongoing services typically range from \$2,500 to \$30,000 per annum but they could be higher than this. The fees are determined based on the time we expect to spend on your affairs and the complexity of any advice we provide. The fee will be agreed with you before we provide you with ongoing services.

We also receive commissions from providers of life risk insurance, which is typically a percentage of the annual premium. The amount of each commission will be disclosed at the time personal advice is given to you, or as soon as practicable thereafter. If the amount of the commission is not calculable at the time the advice is given, we will give you a statement explaining how the commission is calculated.

You may request more details about the way Lantana Private Wealth is remunerated within a reasonable time after receiving this document.

### ***How are our people and third parties remunerated?***

Lantana Private Wealth's directors and employees are remunerated by salary and may also be awarded an annual bonus. Bonuses will depend on several factors including:

- company performance;
- professionalism and adherence to compliance procedures; and
- team performance.

Lantana Private Wealth's shareholders will also receive a benefit based on Lantana Private Wealth's ongoing company performance.

You may request more details about the way these people or entities are remunerated within a reasonable time after receiving this document and before any financial services are given to you. If remuneration or other benefits are calculable at the time personal advice is given, they will be disclosed at the time that personal advice is given, or as soon as practicable afterwards. If remuneration is not calculable at that time, a statement of how the remuneration is calculated will be given to you at the time the advice is given or as soon as practicable afterwards.

By using or continuing to use our services, you agree that:

1. All fees and charges received by us as described in this FSG (other than third party fees and charges) are a benefit given to us by you, in exchange for the services provided by us.
2. We do not charge asset-based fees where you are investing using borrowed money.
3. You understand, consent to, authorise and direct us to charge you in this way.

### ***What should you do if you have a complaint?***

If you have a complaint, you can contact Lantana Private Wealth Director and Employee Adviser Brett Jackson and discuss your complaint. Lantana Private Wealth will provide a final written response to your complaint within 45 days of receiving it.

If the complaint cannot be resolved to your satisfaction you have the right to refer the matter to the Australian Financial Complaints Authority ('AFCA'). Lantana Private Wealth is a Member of the Australian Financial Complaints Authority ('AFCA') under number 40805.

The Australian Financial Complaints Authority ('AFCA') is an external complaints service, of which we are a member (40805). You can contact the AFCA on 1800 931 678 or in writing at GPO Box 3, Melbourne, Victoria 3001, Australia. You can also contact the AFCA through their website: [www.afca.org.au/](http://www.afca.org.au/)

Lantana Private Wealth is committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy, which details our handling of information, is available upon request or by accessing our website:

[www.lantanaprivatewealth.com.au](http://www.lantanaprivatewealth.com.au).

### **Mailing address for all complaints and general queries:**

Lantana Private Wealth  
Suite 223  
23 Milton Parade  
Malvern VIC 3144