

LIQUIDITY

INDEPENDENT ADVISERS

SUTHERLAND: 122 Flora Street SUTHERLAND NSW 2232 PH: 02 9521 8255
Deborah Lin: BCom GradDipFP - Director, Senior Adviser and Responsible Manager
Gavin Walkerden: GradDipFP – Senior Adviser
Philip Davies: BSurv DipFP – Director and Responsible Manager
Tony Hing: MCom DipFP - Director
SHELLHARBOUR: Unit 2, 1 Wattle Road SHELLHARBOUR NSW 2529 PH: 02 4297 0800
Richard Barber: AdvDipFP – Director and Senior Adviser

FINANCIAL SERVICES GUIDE (FSG) JANUARY 2022

The purpose of this FSG is to help you make an informed decision about the services on offer and whether they are suited to your needs. This FSG provides you with information on how to engage with one of our advisers, including;

Information about LIQUIDITY INDEPENDENT ADVISERS (LIA)

- ◇ How we can be contacted
- ◇ Details of the services and products LIA can provide
- ◇ Documents you may receive besides this FSG are in red italics
- ◇ Remuneration received by your adviser
- ◇ Privacy and handling of your personal information
- ◇ The complaints procedure
- ◇ Compensation arrangements in place

What are the financial services at LIA?

- ◇ Deposit Products
- ◇ Securities including Australian Listed Company Shares
- ◇ Government Debentures, Stocks and Bonds
- ◇ Superannuation including Self-Managed Super Funds (SMSF's)
- ◇ Life Insurance Risk and Investment Products
- ◇ Managed Investments including 'Investor Directed Portfolio Services' (IDPS)

Typically, the services can include;

- ◇ Preparing an investment, superannuation or retirement plan for you. This is personal advice and called a '*Statement of Advice*' (SoA)
- ◇ Strategic SoA to suit your needs.
- ◇ Implementing financial products.
- ◇ Regular reviews and further advice to help you achieve your goals.
- ◇ You can contact or instruct us by phone, email or of course in person.
- ◇ If we give advice to invest in particular products we will also provide you with access to *Product Disclosure Statements*. This enables you to make an informed decision in relation to the acquisition of that product.
- ◇ Aged Care financial advice and strategy.

How you pay for advice and how we are paid:

- ◇ PDFP P/L holds an Australian Financial Services Licence (AFSL) No. 293538. All fees for advice are paid to PDFP P/L Macquarie Bank Accounts.
- ◇ Philip is a Director of PDFP P/L. Gavin is employed by PDFP P/L. Both are paid salaries. Gavin receives an additional 20% of selected advice fees.
- ◇ Richard and Deborah are Directors of PDFP P/L. Richard is Sole Director of Wattle Road Investments P/L. This company is paid 100% of the fees you pay. Deborah is a Sole Trader and also receives 100% of the fees you pay.
- ◇ Richard and Deborah pay a fixed monthly fee to PDFP P/L for licensee services.

OUR ADVISERS and their Financial Adviser Register Number [#]

Richard Barber # 000247511



Richard has provided advice and financial products since 1980, a practice principal of over 20 years before joining Liquidity Independent Advisers. He holds an Advanced Diploma of Financial Planning and is a member of PIFA and the SMSF Association.

 richard@liquidityfp.com.au

Deborah Lin # 000329726



Debbie holds a Bachelor of Commerce from UQ and Graduate Diplomas in Financial Planning, Applied Finance and Investment. Debbie is a member of PIFA and an Aged Care Accredited Specialist.

 debbie@liquidityfp.com.au

Gavin Walkerden JP # 001006471



Gavin has provided financial advice since 2006. He has completed a postgraduate degree in financial planning (GradDipFinPlan) and is a member of the Association of Financial Advisers (AFA).

 gavin@liquidityfp.com.au

RESPONSIBLE MANAGER

Philip Davies



*Director of PDFP Pty Ltd.
Responsible Manager for the AFSL.
BSURV (NSW 1983)
Diploma F.P. (Deakin 1995)
Multiple Industry roles since 1983.*

 pd@liquidityfp.com.au

What are the fees? (All include GST)

| Consultations \$330/hr | Initial Advice \$5,500 and up | Further Advice (if recommended) |
|---|---|--|
| <p>Meet with an adviser and discuss your situation:</p> <ul style="list-style-type: none"> ◇ General information and education ◇ Setting your goals ◇ Quote for any personal advice you may require. | <p>A written report (Statement of Advice) is always provided. Some examples include:</p> <ul style="list-style-type: none"> ◇ You want to retire now. Or retire next year perhaps? What should you do? ◇ You want to invest a wind-fall such as an inheritance or the proceeds of a property sale ◇ You want Age Care assistance for you/or a family member. | <p>We will give you a firm costing with the initial advice.</p> <ul style="list-style-type: none"> ◇ Much depends on your needs, personal and financial situation and what assistance you request from your adviser. ◇ We will only recommend this service if it is considered by us to be 'value for money' for you. ◇ Typical costs range from \$3,300 to \$8,800 annually. |

Please also look up our website: www.liquidityfp.com.au

This is where you can ascertain what your adviser typically requires and a host of other pointers to help you get the most out of our services.



Are there any limitations to the advice?

Yes. We are not lawyers. And only accountants can supply tax advice that you could rely on. We may need to liaise with accountants, solicitors, stockbrokers, licensed real estate agents or other external consultants.

Personal advice for you is recorded electronically. We retain records of initial and further advice for 7 years. You can request copies free of charge.

We are not a large financial institution with "deep pockets".

If you have a complaint, we have a free service you can use.

Initially, contact your adviser. If you are not happy, please give them the opportunity to help you. If your adviser cannot satisfactorily resolve the issue within 5 business days, please contact Philip Davies on 02 9521 8255 or pd@liquidityfp.com.au. If the matter remains unresolved after 28 business days you can contact the Australian Financial Complaints Authority on 1800 931 678 (Our membership number is 12241).

The Australian Securities and Investments Commission (ASIC) can be contacted on 1300 300 630 to access information about your rights.

We hold Professional Indemnity Insurance in the event that current or former advisers are or were found to be negligent with regards to their advice.

How we deal with privacy and your personal information.

Where we do not need to keep your personal information or do not have your permission to retain, we will destroy the details (e.g. medical information).

Where we do need to keep your personal information, we may retain electronically (including your tax-file number). While careful not to release your personal details unless instructed to do so, office staff and financial advisers all have access. Please let your adviser know if this is of concern and they will endeavour to make alternative arrangements.

Some examples to help you select a service:

*You are nearing retirement and want a financial plan (a Statement of Advice). In most cases this would be **\$5,500**.*

*A couple with a combined \$1.2 Million aiming for retirement. They want a plan for their changed circumstances and help for at least a year. Typical costs initially are **\$5,500** and **\$4,840** the following year.*

*A family member's health is failing and you want us to assist with the complexities of Aged Care. Typical cost is **\$5,500**.*

*You have a self-managed super fund with \$1.5 Million. You are seeking independent advice from experienced advisers. The advice includes a tailored annual Investment Strategy and typical costs initially are **\$5,500** and **\$4,400** to **\$6,600** the following year.*

You can pay for our advice services using the following options:

Direct credit to our bank.

Cheque or Money Order.

From products if they allow you to pay adviser fees (many do).

We do not accept cash.

We always let you know a firm costing before you proceed with any services and again in a Statement of Advice.