

LIQUIDITY

INDEPENDENT ADVISERS



CONTACT DETAILS:

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Website: <https://liquidityfp.com.au/>

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t/as Liquidity Independent Advisers (LIA)
AFSL 293 538

FINANCIAL SERVICES GUIDE (FSG) APRIL 2024

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.

To make things simple, this FSG explains:

- ◇ How we can be contacted
- ◇ What to expect and documents you may receive
- ◇ Details of the services and products LIA can provide
- ◇ Our fees and the cost of our advice
- ◇ The complaints procedure and compensation arrangements
- ◇ Privacy and handling of your personal information
- ◇ Remuneration received by your adviser

What to expect:

If we provide you with any advice, you will receive a Statement of Advice (in writing) which takes into account your objectives, relevant financial situation and needs. The **Statement of Advice (SoA)** will contain the advice, the basis on which it is given and information about fees and costs.

After that, anytime you receive further financial advice from us, we will either provide you with another SoA or give you (or keep our own) written **Record of Advice (RoA)**.

If we recommend a product, we will also provide you with access to the **Product Disclosure Statements**. This enables you to make an informed decision in relation to the acquisition of that product.

LIA is authorised to provide advice in the following areas:

- ◇ Investment and wealth creation
- ◇ Retirement planning
- ◇ Self Managed Superannuation Funds
- ◇ Debt Management
- ◇ Government Benefits
- ◇ Income and asset protection
- ◇ Aged Care financial advice and strategy

LIA is authorised to provide advice on the following types of products:

- ◇ Deposit Products
- ◇ Securities including Australian Listed Company Shares and Exchange Traded Funds (ETFs)
- ◇ 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)

OUR TEAM

Deborah Lin

Senior Adviser # 000329726

Responsible Manager

Director

P: 02 9580 0933

debbie@liquidityfp.com.au



Appointments available in Oatley.

Debbie holds a Bachelor of Commerce from UQ and Graduate Diplomas in Financial Planning, Applied Finance and Investment. Debbie is a Certified Financial Planner® and a member of the Financial Advice Association Australia (FAAA). She is also an Aged Care Accredited Specialist.

Gavin Walkerden JP

Senior Adviser # 001006471

Responsible Manager

Director

P: 02 9521 8255

gavin@liquidityfp.com.au



Gavin has provided financial advice since 2006. He has completed a postgraduate degree in financial planning (GradDipFinPlan Kaplan) and is a member of the Financial Advice Association Australia (FAAA) and the SMSF Association.



- Gold Standard Advice

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 either Deborah Lin on 02 9580 0933 or debbie@liquidityfp.com.au or Gavin Walkerden on 02 9521 8255 or gavin@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.*

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

How you pay for advice and how we are paid:

- ◇ Payment for advice can be made directly into our bank accounts, via cheque, or where appropriate, via a deduction from your product. We do not accept cash.
- ◇ Your adviser receives 100% of the fees you pay, either directly or, if paying from a product, via PDFP Pty Ltd.
- ◇ Your adviser pays a fixed monthly fee to PDFP Pty Ltd as the AFS Licensee.