Financial Services Guide

Everything you need to know about our financial services

The purpose of the Financial Services Guide is to provide you with important information before financial services are provided to you, so you can make an informed decision about using our services.

THE FINANCIAL SERVICES REFERRED TO IN THIS DOCUMENT ARE OFFERED BY:

Darren Frawley as Director and Representative of Ed Leuenberger Pty Ltd T/as EWL Financial Planning
ABN: 28 002 557 039

Ed Leuenberger Pty Ltd is the holder of an Australian Financial Services Licence (AFSL 518626). It is a private company 100% owned by 'EWL Testamentary Trust'.

Office and Postal Address: Suite 3.01, 247 Coward Street, Mascot, NSW, 2020

Telephone: 02 9317 2477

Email: dfrawley@ewl.com.au

This guide contains information about:

- The ownership of Ed Leuenberger Pty Ltd
- The services we offer you
- How we are paid
- Any potential conflict of interest we may have
- How we protect your privacy
- Our internal and external dispute resolution procedures and how you can access them

Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

FINANCIAL PLANNING SERVICES

If you receive personal advice from us, you will be provided with a personalised 'advice document' – i.e. a Statement of Advice (SoA) or Record of Advice (RoA), which will include the following:

- Summary of your current situation – where you are now
- Your goals and objectives – where you want to be
- Recommendations – a plan to assist you getting there
- Information – about any costs such as product costs, fees, commissions or other charges payable.

To make sure that our advice is appropriate to you we must make reasonable inquiries about your current financial situation and future needs. We need you to provide us with complete and accurate information about your personal objectives, financial situation and needs. You may elect not to provide us with certain information but if you do, you will need to consider the appropriateness of any advice provided to you before you act upon the advice. You should carefully read any warnings contained in your advice document.

If we recommend a particular investment or insurance product to you, we will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IPDS will give you all the necessary information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risk and costs associated with the product. We encourage you to read these documents carefully and let us know if you have any questions.

You are under no obligation to act on our advice, but if you do decide to follow our recommendations, we will help you complete the necessary documents to get your financial strategy underway.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

Darren Frawley is authorised by **Ed Leuenberger Pty Ltd** to provide financial advice to and deal in Financial Products on behalf of both retail and wholesale clients in:

- Deposit and Payment Products – basic and non-basic deposit products
- Government debentures, stocks or bonds
- Life Products – including Investment and Life Risk Insurance Products
- Managed Investment Schemes including Investor Directed Portfolio Services
- Retirement Savings Accounts
- Margin Lending
- Securities and
- Superannuation, including Self-Managed Super Funds

RESPONSIBILITY FOR YOUR SERVICE AND ADVICE

Who is my adviser?

Your financial adviser will be **Darren Frawley**. He has the following educational qualifications and experience:

- Bachelor of Economics – Australian National University
- CERTIFIED FINANCIAL PLANNER®
- Fellow of the Financial Services Institute of Australasia (FINSIA)
- Over 27 years financial planning experience

Darren is a member of the Financial Planning Association and FINSIA.

Who is responsible for the financial services provided?
Ed Leuenberger Pty Ltd T/as EWL Financial Planning is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

How can I give you instructions about my financial products?
You may tell us how you would like to give us instructions. For example, in writing, by telephone or other means such as DocuSign, e-mail etc.

FEES AND CHARGES

All fees and charges will be discussed and agreed before we provide and implement our services. The level of fees will depend on the complexity and scale of the advice required and will always be agreed with you prior to proceeding. The fees specifically payable by you will be specified in a 'Terms of Engagement' letter or a 'Statement of Advice' or both.

Where financial product recommendations are made to you, details of the fees and charges for those products will be summarised in the Statement of Advice and contained in detail in the Product Disclosure Statements for most financial product issuers provided to you.

We also provide ongoing service packages which will also be agreed with you and are dependent on the level of service you elect to receive. A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement. It will outline the adviser service fees paid and the services you received in the preceding 12 months.

Fees can be deducted from your product or can be invoiced directly to you via a combination of methods. To pay for these fees, you have the option to pay the fees by:

- Directly to us after we issue an invoice
- Direct debit
- Direct credit
- A deduction from your superannuation or investment product

REMUNERATION OF ADVISERS?

How does Ed Leuenberger Pty Ltd receive remuneration?

All fee income will be paid to Ed Leuenberger Pty Ltd. EWL Financial Planning will set aside funds to cover the cost of administration and to meet solvency requirements under our Australian Financial Services Licence.

All residual income will be used to pay salaries to advisers and administration staff. Annual bonuses may be paid based on certain key performance indicators of individual advisers and staff.

How do advisers receive remuneration?

After meeting the cost of administration for Ed Leuenberger Pty Ltd; advisers receive salary, annual bonus and other emoluments.

HOW DO WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Privacy ACT 1988 and the Australian Privacy Principles.

As part of the Financial Planning process, including implementation of recommendations and ongoing review of your circumstances (as may be required by you) your personal information may be transferred or handled by fund managers, insurers, government regulatory bodies, legal and other professional advisers and other business support services.

By completing a Fact Find Questionnaire and/or providing other details to your Financial Planner, you consent to EWL Financial Planning collecting, holding, using and disclosing your personal information for the above purposes.

On request, we will provide you with copies of your personal information and advice documents. A copy of our privacy policy is available at www.ewl.com.au. If you have any questions on privacy related matters, you can call 02 9317 2477 and ask for the privacy officer.

CONFLICTS OF INTEREST

Do you have any relationships or associations with financial product issuers?

Ed Leuenberger Pty Ltd does not have any relationships or associations with any financial product issuers.

Will anyone be paid for referring me to you?

No, we do not pay referral fees.

Do you accept soft dollar benefits of any kind?

We may receive benefits from product providers like educational conferences and seminars, IT software or support. We may also receive non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of $300. We will retain a register of benefits and you can ask to see the register at any time.

DISPUTES HANDLING & OUR COMPLAINT POLICY

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt;
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame, we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFAC's website is www.afca.org.au