



FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) describes our superannuation and financial advisory services to assist you to decide whether to use them. It describes what we are authorised to advise on for our clients, how we are remunerated for that, our professional indemnity insurance and how we handle any complaints that you may have.

We will prepare a Statement of Advice if we provide you with personal advice on financial strategies or products such as self-managed superannuation funds. When we provide subsequent advice to you relating to the original advice this will be documented by way of a Record of Advice.

OUR LICENSEE

Mazars Wealth Strategists (Qld) Pty Limited is a corporate authorised representative of Libertas Financial Planning Pty Ltd; Australian Financial Services Licence number 429718.

OUR SERVICES

Our superannuation and financial advisory services include:

- Advising you on whether a self-managed superannuation fund (SMSF) is a suitable superannuation structure for you and, if so, helping you to establish an SMSF;
- Helping you to develop financial goals and appropriate investment strategies for your SMSF;
- Advising you on superannuation contributions and retirement strategies;
- Superannuation – consolidating or optimising superannuation, finding lost superannuation;
- Advising you on pension and lump sum benefit payments;
- Retirement planning – modelling your future asset holdings and income streams
- Wealth Accumulation and Cash Management – budgeting, debt management, and related banking and loan strategies; and
- Limited Borrowing Recourse Arrangements – borrowing within the superannuation environment.

We may also provide class of product strategic advice in relation to:

- Strategic asset allocation;
- Life risk insurance – personal or business succession.

When advising you we do so in your best interests. We are authorised to provide specific product advice in relation to self-managed superannuation funds. For all other financial products we are not licensed to provide specific financial product advice. For example, we may recommend that you invest in Australian shares, but we cannot tell you which specific shares are appropriate for you, or we may recommend that you take out insurance, but we cannot recommend a specific policy.

HOW CAN YOU COMMUNICATE WITH US?

You can communicate with us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

HOW ARE WE REMUNERATED FOR OUR SERVICES?

We generate income on a fee for service basis. Our fees are charged either on an hourly rate or a fixed fee based on time, level of expertise and risk involved in the service provided. We may also provide some licensed advice as a value-added service to our accounting clients.

Specific fees will be set and agreed to as part of the letter of initial advice engagement which will be provided to you prior to preparing any advice. Our Authorised Advisers are paid a fixed salary and some may receive a share of profits of the Mazars group.

Mazars Wealth Strategists (Qld) Pty Limited pays Libertas Financial planning a fixed fee per annum for licensing services.

OUR PROFESSIONAL INDEMNITY INSURANCE

Our Licensee has professional indemnity insurance in place which covers us for any errors or mistakes relating to our superannuation and financial advisory services provided by our Authorised Advisers. This insurance meets the requirements of the Corporations Act and covers the services provided by our Authorised Advisers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

WHAT DO YOU DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your Authorised Adviser or contact our Licensee's Complaints Officer on +614 402 039 421 or me@libertasfp.com.au. Receipt of your complaint will be acknowledged and attempt to resolve it completed within 60 days.

Our AFS licensee is a member of the Australian Financial Complaints Authority (AFAC), an external dispute resolution scheme. If you are not satisfied with the manner in which we or our Licensee handle your complaint, you are entitled to take your complaint to the AFCA free of charge. Their contact details are on their website www.afca.org.au.

HOW CAN YOU CONTACT US?

We can be contacted at:

Your Authorised Adviser

Mazars Wealth Strategists (Qld) Pty Limited
AR No: 001243573
Level 11, 307 Queen Street, Brisbane Qld 4000
Ph: +61 7 3218 3900 | Fax: +61 7 3218 3901
Email: enquiries@hanrickcurran.com.au
www.mazars.com.au

Our AFS licensee

Libertas Financial Planning Pty Ltd
ABN: 27 160 419 134
AFS Licence No: 429718
PO Box 406, Sydney, NSW, 1225
Ph: +61 2 8004 6299
Email: accountants@libertasfp.com.au
www.libertasfp.com.au

HOW DO WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise or assist you with your financial service's needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, obtain a copy of either our Privacy Policy or our Licensee's by contacting us on 07 3218 3900.

This FSG was prepared on 24th January 2018 version 2.0.

QUEENSLAND

Level 11, 307 Queen Street Brisbane | GPO Box 2268 Brisbane QLD 4001
P. +61 7 3218 3900 | F. +61 7 3218 3901

For other locations visit:

www.mazars.com.au