



# FINANCIAL SERVICES GUIDE

PREPARED ON 30 JUNE 2020

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

## MY DETAILS

<b>Name</b>	Nathan Fradley
<b>Business Name</b>	Fradburg Partners Pty Ltd ATF Fradburg Trust Trading as Lime Financial Planning ( <b>Lime Financial Planning</b> )
<b>Address</b>	Suite 405, Level 4 Westfield Knox City Tower, 425 Burwood Highway, Wantirna VIC 3152
<b>Postal Address</b>	PO BOX 4321, Knox City Centre, Wantirna VIC 3152
<b>Telephone</b>	03 9801 8822
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<b>Website</b>	www.limefinancialplanning.com.au

Lime Financial Planning (Rep No. 327760) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Lime Financial Planning are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

### Authorised Representative Number: 473667

#### Qualifications

- Bachelor Business (Economics Finance)
- Advanced Diploma of Financial Services
- Fellow Chartered Financial Practitioner (FChFP)
- Accredited Listed Product Adviser - *Kaplan*
- Self-Managed Super Funds (SMSF) – *Kaplan*
- Margin Lending Adviser (Personal Advice) – *Mentor Education*
- Accredited Aged Care Specialist – *Aged Care Steps*

#### Experience

- I have been working in the financial services industry since 2010 and providing financial advice services to clients since 2011.

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My financial services” by telephone, fax or email. Please refer to my contact details above.

### Professional Memberships

- Association of Financial Advisers (AFA)

## MY SERVICES

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Self-Managed Super Fund Advice
- Aged Care Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Retirement Savings Accounts
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Superannuation, including Self-Managed Superannuation funds
- Securities
- Standard Margin Lending Facility

## FEES AND COMMISSIONS PAID TO AFFINIA

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

### Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. The way that fees are charged will depend on the type of arrangement you have in place with me. The arrangement we have will either be an ongoing fee arrangement or an annual service arrangement. Current fees and charges (GST inclusive) are:

#### Hourly Rate

Unless a flat fee arrangement has been agreed to, I charge my services at an hourly rate of \$330. This includes appointments, phone calls or any other time, and will be quoted to you prior to chargeable work being completed.

#### Advice Preparation Fees

Fees for the preparation of your advice may be set fee ranging between \$1,650 and \$13,200.

#### Advice Implementation Fees

Fees for the implementation of your advice may be set fee ranging between \$0 and \$8,800. Alternatively, our implementation fee can be calculated on a rate of \$330 per hour inclusive of GST.

#### Ongoing Advice or Annual Service Fees

If you are on an ongoing fee arrangement, the fee for your ongoing service may be:

- a set fee between \$1,650pa and \$13,200pa which may be deducted from your investment account or invoiced to you directly; or

If you have an annual service arrangement, service fees may be :

- a fixed fee of between \$1,650 and \$13,200 payable in one lump sum or in instalments; or
- a fee calculated at an hourly rate based on the time we have spent providing services to you.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

#### Ad hoc Advice Fees

Where further advice or services that are beyond the scope of the agreed ongoing service packages are sought an hourly rate of between \$330 is payable with an estimate of the total cost to be calculated and provided prior to commencement of the work.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your Statement of Advice.

#### Disbursements and other fees:

I may also charge a home callout, late appointment or disbursement fee when my services are required outside of normal circumstances. These will be fully disclosed to you prior to any services being provided and can range from \$55 (min) to \$330 (max) per hour depending on the time taken and urgency of the request.

#### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Fradburg Partners Pty Ltd ATF Fradburg Trust Trading as Lime Financial Planning receives 100% of the commission and fees paid to Affinia.

I am a director of Fradburg Partners Pty Ltd ATF Fradburg Trust Trading as Lime Financial Planning and Fradburg Partners Pty Ltd pays me a salary based on my experience and capability. I may also receive a director's fee or profit share.

#### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

#### Referrals

We may also have arrangements with other service providers where they may refer clients to us or we may refer clients to them for specialist services. Where we have a referral arrangement in place we do not receive any benefits or payments for referring our clients to our referral partners.

## AFFINIA FINANCIAL ADVISERS LIMITED

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