



● FINANCIAL SERVICES GUIDE

PREPARED ON 21 SEPTEMBER 2021

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

Name	Nathan Fradley
Business Name	Fradburg Partners Pty Ltd ATF Fradburg Trust Trading as Lime Financial Planning (Lime Financial Planning)
Address	Suite 405, Level 4 Westfield Knox City Tower, 425 Burwood Highway, Wantirna VIC 3152
Postal Address	PO BOX 4321, Knox City Centre, Wantirna VIC 3152
Telephone	03 9801 8822
Mobile	0410 680 766
Email	nathan@limefinancial.com.au
Website	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.



Nathan Fradley FChFP

Authorised Representative Number: 473667

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 -
- 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 -

Background and Experience

Starting my career in financial services in late 2010, I was first appointed (to provide financial advice services) by the National Australia Bank in 2011, at the time as the youngest adviser in Australia.

After 18 months as a Junior Financial Planner, I was promoted to Financial a Planning Manager appointed to the CBD of Melbourne.

After 3 years I was promoted to the Senior Financial Planner managing the Kew and Balwyn Regions.

In March of 2015 I left NAB to start Lime Financial Planning with Andrew Burgan in October of 2015.

In the 6 years we have been running Lime Financial Planning we have built our brand around Education, Service, Generosity and Honesty.

The Lime Mantra is *'Be good, do right and things will go well'* and we live that every day in the work we do.

Outside of advice I regularly present at conferences and speak on podcasts on Financial Advice, Ethical Investments and Ethics in Advice.

Qualifications & Designations

- Bachelor Business (Economics Finance)
- Advanced Diploma of Financial Services
- Fellow Chartered Financial Practitioner (FChFP)

Specialist Training Courses

- Certificate of Completion: Accredited Listed Product Adviser - *Kaplan*
- Certificate of Completion: Self Managed Super Funds (SMSF) - *Kaplan*
- Statement of Attainment: Margin Lending Adviser (Personal Advice) - *Mentor Education*
- Aged Care: I have completed Aged Care training with *Aged Care Steps*

Professional Memberships

- Association of Financial Advisers (AFA)
- Responsible Investment Association of Australasia (RIAA) – Certified Member

Accolades

In recent years our high quality of work, service and client care has caught industry attention, resulting in a number of industry awards and appointments:

- 2020 - Affinia Adviser of the Year
- 2020 - XY Adviser Brains Trust Award
- 2021 - Appointed Chair of XY Adviser Ethics Committee

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.

AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857

Level 16, 363 George Street
Sydney NSW 2000

GPO Box 5380 Sydney NSW 2001

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E hello@affinia.com.au

www.affinia.com.au

HOW WE MANAGE YOUR INFORMATION

Where do we store your information?

In the course of running an effective and efficient business we use a variety of systems and software to manage the storage of your Sensitive Personal Information including:

- Dropbox
- OneDrive – Sharepoint
- Iress Xplan
- Worksorted
- Advice Revolution
- Zoom – Recordings
- Otter.ai – Transcription of meetings (*Stored in USA*)

Unless otherwise specified above all data storage (including cloud data) is domiciled in Australia.

Who can access your information?

There are a number of different parties that may have access to your file and, as such, your personal sensitive information. These include:

- The Directors of Lime Financial Planning via their computers and mobile devices.
- Staff of Lime Financial Planning located in Australia via their computers and mobile devices.
- We have a staff member located in South Africa. He has strict cyber and personal security controls and monitoring in place.
- We have also have staff located in the Philippines. They have strict cyber and personal security controls and monitoring in place.
- Compliance and Management staff of our Licensees Affinia Financial Advisers as part of their compliance obligations.
- Compliance and Management staff of ASIC as part of their compliance obligations.

Some of the information (including health information) collected by us may be disclosed to employees or contractors of Lime Financial Planning outside of Australia. You consent to your information being disclosed to a destination outside Australia for this purpose, including but not limited to Cebu, Philippines, and you understand and acknowledge that Australian Privacy Principle 8.1 will not apply to such disclosures of your personal information.

Our Cybersecurity Policy

We maintain an internal Cybersecurity policy which all Staff are signatories to. This policy covers how we manage our processes, activities and information across Phone calls, Email, Data Storage, Physical Device management, Password Protection and in General Privacy. This policy is available on request.

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OUR ADVICE PROCESS

Our advice process is very hands on and may differ from previous financial planning experiences you have had. These steps are designed help advice and guide you make the best decisions, through an appropriate level of understanding of your options and alternatives.

Step 0 – Initial Engagement

This appointment is at no cost to you as it is to ascertain

1. If you need advice
2. What advice do you need
3. If we are the right adviser for you

That means you will be in the best position to decide what you can do yourself, and what you may need to engage us for professional advice on and what costs may be involved for your various options.

No specific or personal advice will be provided in the meeting.

Step 1 – Understanding you better

Once you have decided to proceed with advice we will have an additional meeting to learn about your situation, goals, preferences, values and ethics.

During this time we aim to best understand where you see success, and what challengers or roadblocks you see on your way there.

Step 2 – Strategy and Options

Our Strategy and Options Stage will explore the various options or paths you could take to success, including trading off the pros and cons of each to dial into the best option for you.

There is no Advice given at this stage.

Step 3 – Personal Advice

This is the formal Personal Advice stage. Once we know your best path forward we will provide you with specific and personalised advice on how best to achieve success, including the recommendations, reasons for those recommendations, considerations, risks, costs and alternative options. These recommendations will be provided to you in a Statement of Advice

Step 4 – Implementation

We can assist you to set up and implement your advice within the scope of our advice, helping to ensure everything is completed correctly and in a timely manner.

Step 5 – Finalisation

Once our process is finished, we will revisit the recommendations, what we have achieved and what is still to be done. At this stage we will discuss your future advice needs and can provide you options on how you wish to engage us in future, whether that be as part of an Annual Advice agreement or on an ad-hoc basis.

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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).

Costs and Charges

Costs may be charged for the services I provide. These costs will be agreed upon and confirmed to you prior to any service provided. The way these costs 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 costs and charges (GST inclusive) are described below:

Cost Arrangements

Most of the work I complete is on a flat cost basis, set at the start of our engagement. This provides certainty as to the costs involved, and is only altered if the agreement is altered.

The cost is calculated by estimating the time required to complete the work to a high standard. There may also be additional costs where the work needs to be completed immediately, or in a non-standard timeframe.

- The minimum fee I charge is \$2,200 and my fees may be as high as \$13,200 in certain circumstances.
- Guide: Most of my comprehensive advice costs range from \$3,300-\$6,600.

We prefer not to take commissions on Insurance Products, passing the discount onto our client and working for a flat fee, however if requested or if it makes sense for specific clients we can still be partially or fully remunerated by insurance commission.

By law commissions cannot be paid on investment or retirement products.

Implementation or Additional Administration Costs

There may be occasions when I split the costs into advice and implementation/administration. This would be quoted and agreed to prior to any work being started.

Hourly Rate

In the event a flat cost arrangement has not been agreed to, or on request, I charge my services at an hourly rate of \$450. This includes all work undertaken such as appointments and phone calls and will be quoted to you prior to chargeable work being completed. This does not include the time it may take to determine the services to be delivered, or the time it takes to prepare the cost agreement.

Ongoing Advice or Annual Service Costs

If you are on an ongoing cost arrangement or an annual service agreement, the cost for your ongoing service may be:

- a fixed cost 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.
- Guide: Most of our Annual Service costs range from \$2,750-5,500pa.

The exact costs will be detailed within your Cost Agreement.

Any ongoing Insurance commissions related to an Ongoing or Annual Service agreement will also be detailed in this cost agreement.

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 \$450 is payable with an estimate of the total cost to be calculated and provided prior to commencement of the work.

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 \$450 (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 costs 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 relationships with other service providers and professionals where they may refer clients to us, or we may refer clients to them for specialist services.

Where we refer our clients out to appropriate external service providers or professionals we will not, have never, and will never receive any payments and only refer out when it is in the best interest of the client.

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