



GODFREY PEMBROKE

Representative Profile

LIFE PLAN
financial advisors



This document forms part of the Financial Services Guide Version 12 preparation date 1 October 2018 and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.



Representative Profile



Who we are

Your financial advice specialists are Representatives of and offer services on behalf of Godfrey Pembroke Limited.

Rodney Rose

Authorised Representative No. 250310

Patrik Vachan

Authorised Representative No. 362834

The Financial Services that the above financial advice specialists offer are provided by Life Plan Financial Advisors Pty Ltd, ABN 62 084 598 587 trading Life Plan Financial Advisors, Authorised Representative (AR) No. 413128



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Life Plan Financial Advisors have been providing advice in Sydney's Eastern Suburbs for the last 20 years

Godfrey Pembroke has authorised your advisers to provide you with this Financial Services Guide.



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What we do

We are authorised by Godfrey Pembroke Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending Facilities

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

Address: Suite 1103, 1 Newland Street, Bondi Junction NSW 2022

phone 02 8014 2040

fax 02 8212 8999

email: rodney@life-plan.com.au

web: www.life-plan.com.au



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How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Initial consultation At our expense or Free of charge

Advice preparation If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:



The minimum fee charged is \$550 while the maximum fee is \$22,000.

GODFREY PEMBROKE Example complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the maximum. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the minimum.

Implementation (fee for advice) If you elect to pay us a fee for advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:

Portfolios less than \$100,000:	Implementation fee of between \$990 and \$3,300
Portfolios \$100,000 - \$300,000:	Implementation fee of between \$2,200 and \$7,700
Portfolios in excess of \$300,000:	Implementation fee of between \$5,500 and \$22,000

Borrowed funds – if we recommend you acquire investments using borrowed funds then your implementation fee will be a minimum of \$990 and a maximum of \$11,000.

Ongoing fee for advice If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$2,640 while the maximum is 3.3% of the value of your portfolio each year. For example for investment valued at \$200,000 the maximum ongoing fee would be \$6,600 pa.

Borrowed funds – if we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of \$2,640 and a maximum of \$27,500 pa



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How we charge for our services (cont.)

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Ad hoc advice

Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$330 and \$440 may apply.

Stamping fees

Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.



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The relevant insurer will pay initial commission between 0% and 88% and ongoing commission between 0% and 33% of the annual premium for as long as you hold the product.

Commissions are paid to us by the product provider and are not an additional cost to you.

Pre-existing arrangements

For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.



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Referrals

At present we do not have any referral arrangement in place to pay a third party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.





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Referrals to a third party



We have referral arrangements in place with third party providers. If we refer you to one of these providers we may receive a payment, fee, commission or other benefit from those providers.

Details of these arrangements are set out in the table below and specific details of any referral payments we may receive will be provided in our advice documents to you. Alternatively, you can request further details about our referral arrangements prior to us providing you with financial advice.





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Table - Details of referral arrangements in place:

Name of referral partner	Services	Payment we will receive for referral	Example
PLAN Australia Pty Ltd trading as PLAN Financial Partnerships	Mortgage Brokerage	The referral fee is a percentage of the payment received by the broker from the Lender. The payment agreement in place is 50% of initial fee earned by Mortgage Broker and 75% of the ongoing fee earned by the broker.	Loan: If you established a loan for \$300,000 we would receive up to \$1,050 upfront and up to \$562.50 per annum thereafter

Please note that Godfrey Pembroke Limited is not responsible for the advice and services provided by these providers.

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Referrals to an associated entity

We may refer you to the following associated entities and therefore may receive a direct or indirect benefit from any referral we make to this provider.

Details on the associated entity are set out in the table below and specific details of any benefits we may receive from the referral will be provided in our advice documents to you. Alternatively, you can request further details about our associated entity arrangements prior to us providing you with financial advice.

We are obligated to act in your best interests when providing you with financial advice, as such we will be transparent and disclose any benefits we may receive via an associated entity in relation to our recommendations to you.

Table – Other Business Activities and Related Entities:

Name of Entity	Nature of association
Life Plan Lending Services Pty Ltd	Life Plan Lending Services (LPLS) is owned by the Director and staff of Life Plan Financial Advisors Pty Ltd. Rodney Rose and Patrik Vachan are Directors of Life Plan Lending Services Pty Ltd and has a controlling shareholding in the entity. As a result, Rodney Rose and Patrik Vachan will receive dividends/distributions and/or income from LPLS.

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