



FINANCIAL SERVICES GUIDE

Providing Entity:

Lucerne Private Pty Ltd
ABN 54 661 669 601
ACN 661 669 601
AR No. 1299522

AFS Licensee:

Lucerne Services Pty Ltd
ABN 13 606 629 538
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1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“**FSG**”) is issued by Lucerne Private Pty Ltd (ACN 661 669 601) (“**we, our, us or Lucerne**”).

Lucerne is a Corporate Authorised Representative (AR No. 1299522) of Lucerne Services Pty Ltd (“**Lucerne Services**”). Lucerne Services is a holder of Australian Financial Services Licence (AFSL No. 481217).

This FSG is designed to assist you in deciding whether to use any of the financial services offered by Lucerne and to provide you with general information about Lucerne’s services. This FSG includes the following:

- ▶ Who we are and how you can contact us;
- ▶ The financial services we are authorised to provide to you;
- ▶ The cost of our services and how we are remunerated;
- ▶ The disclosure documents and statements you will receive;
- ▶ How we deal with your personal information; and
- ▶ Our internal and external dispute resolution processes.

This FSG was prepared on 7 November 2022 and replaces all previous versions.

Please contact us directly if you would like further information on this FSG or on any of our services.

2. HOW TO CONTACT US

You can contact and find out more about us and Lucerne’s Services in the following ways:

By mail or visiting us: Level 4, 45 Wangaratta Street
Richmond VIC 3121

Telephone: (03) 8560 1440
Email: lucerne@lucernepartners.com
Website: www.lucernepartners.com

Not Independent

Lucerne is not independent, impartial or unbiased because we may recommend (where appropriate) that you invest in managed funds for which Lucerne is the Investment Manager and our officers, staff and/ or adviser may have interests in financial products that may also be recommended to our clients.

3. ABOUT US AND THE FINANCIAL SERVICES WE OFFER

Lucerne is authorised to provide the following financial services to retail and wholesale clients:

- ▶ Provide financial product advice for:
 - basic deposit products and deposit products other than basic deposit products;
 - derivatives;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - life products, including investment life insurance products and life risk insurance products;
 - interests in managed investment schemes;
 - retirement savings accounts products;
 - securities;
 - standard margin lending; and
 - superannuation;

- ▶ Deal in a financial product by issuing, applying for, acquiring, varying or disposing of securities;
- ▶ Deal in a financial product by, applying for, acquiring, varying or disposing of a financial product on behalf of another person:
 - basic deposit products and deposit products other than basic deposit products;
 - derivatives;
 - debentures, stocks or bonds issued or proposed to be issued by a government;
 - life products, including investment life insurance products and life risk insurance products;
 - interests in managed investment schemes;
 - retirement savings accounts products;
 - securities;
 - standard margin lending; and
 - superannuation.

Any financial services offered will be provided by a representative of Lucerne Services or Lucerne. We do not act as a representative of any other licensee in relation to the services we provide to you.

We are authorised to provide both general and personal advice. We only give personal financial product advice in limited situations. Personal financial product advice is not provided through our website.

4. USING OUR SERVICES

If you wish to utilise our services, you may contact us via telephone or via such other method as may be mutually agreed between us.

5. OTHER DOCUMENTS YOU MAY RECEIVE

If we recommend or refer you to a particular financial product, you may also receive a Product Disclosure Statement (**PDS**) prepared by the product issuer, which contains information about the particular product, including any relevant terms, significant risks and details of other fees and charges that may apply. This document will be provided to assist you in making an informed decision about that product.

Once we have met and determined a draft plan for you, which means that we will provide personal advice to you, we will prepare a Statement Of Advice (**SoA**). The SoA will be in writing and will be delivered to you via email. A paper copy may also be presented in person or via post as requested. Your SoA contains the information needed to understand our advice and the basis on which it is made, including the specific advice and reasons for the advice, any associated fees, and any associations or relationships that may influence the advice.

After providing you with our initial advice in a SoA, any subsequent personal advice that we provide to you will be documented in a Record of Advice (**RoA**), provided there has not been a significant change in your personal circumstances or the basis upon which our initial advice was provided.

We will also provide other documents as needed. These documents may include educational material, client agreement, PDSs or other offer documents.

6. OUR RECORD KEEPING OBLIGATIONS

We will maintain comprehensive and accurate records of client transactions and advice provided. We retain all SOAs and RoAs for at least seven years from the date of the advice and you may request a copy of the SOA or RoA at any time within that period. This request may be verbal or in writing.

7. OUR FEES AND CHARGES

When Lucerne provides financial services to you, certain fees may be charged for providing these financial services, which may include:

- ▶ **Advice Fees:** we may charge a fee for service for providing financial advice. This fee will be charged in accordance with Schedule 1 of this FSG and will be charged as a percentage of the value of the assets under advice (excluding borrowed amounts).
- ▶ **Transaction Fees:** we may charge you a fee for executing transactions on your behalf.

Please note that the fees charged are dependent on the nature of the financial services provided.

All our advisers and representatives will receive salaries. Bonuses are not paid to our individual advisers and representatives based on the volume of trading activity generated or the amount of volume based benefits generated for us.

We will explain all fees payable by you prior to any advice or product being offered to you, and an invoice will be provided to you and only fees authorised by you will be charged. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

Where your business has been referred to Lucerne or your trade instructions require the use of a third party, Lucerne may be required to share a percentage of the fees or other charges with other parties, as disclosed and authorised by you in writing.

8. DISCLOSURE OF ANY RELEVANT CONFLICTS OF INTEREST

We do not have any relationships or associations which might influence us when providing you with our services.

9. MAKING A COMPLAINT

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have. Any complaints or concerns should be made in writing and directed to our Complaints Officer on the details below.

Complaints Officer Lucerne Services Pty Ltd
Level 4, 45 Wangaratta Street
Richmond VIC 3121

Telephone: (03) 8560 1440

Email: complaints@lucernepartners.com

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or send to GPO Box 3, Melbourne VIC 3001. AFCA is an approved external dispute resolution scheme of which Lucerne is a member.

You may also contact the Australian Securities and Investments Commission (**ASIC**) info line on 1300 300 630.

10. COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with section 912B of the Corporations Act and ASIC Regulatory Guide 126. In particular our professional indemnity insurance, subject to its terms and conditions, provides indemnity for Lucerne and our representatives and employees in respect of our authorisations and obligations under our AFSL.

11. OUR PRIVACY POLICY

Depending on the type of service being provided, we may ask you to provide certain personal information, either in writing or verbally. We may also ask you to present identification documents and we will retain copies of this information.

We are committed to protecting your privacy in compliance with the Privacy Act and Australian Privacy Principles. The information you provide to us will primarily be used for providing our services to you and for complying with certain laws and regulations. We have systems and processes in place which safeguard against the unauthorised use or disclosure of your personal information.

Please contact us if you have any concerns or if you would like to receive a copy of our privacy statement. Our privacy statement is also available on our website.

SCHEDULE 1

Advice Fees (clause 7)

Portfolio Value (excluding borrowed amounts)	Including GST	Excluding GST
\$0 - \$1,000,000	1.65%	1.50%
\$1,000,001 - \$3,000,000	1.38%	1.25%
\$3,000,001 - \$5,000,000	1.10%	1.00%
\$5,000,000+	0.83%	0.75%