



# FINANCIAL SERVICES GUIDE

# 1. ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (“**FSG**”) is issued by Lucerne Australia Pty Ltd (ACN 609 346 581) (“**we, our, us or Lucerne**”).

Lucerne is a Corporate Authorised Representative (AR# 1237281) of Lucerne Services Pty Ltd (“**Lucerne Services**”). Lucerne Services is a holder of Australian Financial Services Licence (“**AFSL**”) 481217.

- ▶ 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 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:

This FSG was prepared on 29 August 2016 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 in the following ways:

**By mail or visiting us:** Level 32, 8 Exhibition Street

Melbourne VIC 3000

**Telephone:** (03) 8560 1440

**Email:** [lucerne@lucernepartners.com](mailto:lucerne@lucernepartners.com)

**Website:** [www.lucernepartners.com](http://www.lucernepartners.com)

# 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, on behalf of another person, applying for, acquiring, varying or disposing of:
    - 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 the 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 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, we will prepare a Statement Of Advice (**SoA**) or a Record of Advice (**RoA**). The SoA and RoA 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/RoA 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 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 for at least seven years from the date of the advice and you may request a copy of the SOA 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. You can request further particulars of remuneration, fees and commissions we receive by using the contact details provided above.

## 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 32, 8 Exhibition Street  
Melbourne VIC 3000

**Telephone:** (03) 8560 1440

**Email:** [lucerne@lucernepartners.com](mailto:lucerne@lucernepartners.com)

If your complaint cannot be resolved to your satisfaction after this process, you have the right to lodge a complaint with the Financial Ombudsman Services Australia (**FOS**) on 1800 367 287. FOS 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 National 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)

<b>Portfolio Value (excluding borrowed amounts)</b>	<b>Including GST</b>	<b>Excluding GST</b>
\$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%