

# Financial Services Guide



Zuppe International Pty Ltd T/as Lawrance Private Wealth | AFSL 532 878

Version: 26<sup>th</sup> March 2024

Table with 4 columns and multiple rows of horizontal lines for input.

Zuppe International Pty Ltd T/A  
Lawrance Private Wealth  
AFSL 532878

ABN 12 628 405 952  
Telephone 02 6185 2710  
admin@lawrancepw.com.au  
lawrancepw.com.au





# Part 1

The **Financial Services Guide** (FSG) explains the financial services and advice provided by Zuppe International Pty Ltd T/as Lawrance Private Wealth (ABN: 12 628 405 952). Your Financial Adviser (Adviser), is a representative of Lawrance Private Wealth.

It is a requirement of Australian Securities and Investment Commission (ASIC) that all clients of Lawrance Private Wealth are provided with this FSG which contains important information about the products and services that we offer. Before you accept our financial advice, you should read and understand the contents set out in this FSG.

Part 2 contains important information about your Adviser including relevant ASIC number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. Please take the time to review both the FSG and Adviser Profile's before engaging our services. Please retain both Part 1 and Part 2 for your reference and any future dealings with Lawrance Private Wealth.

If you have any questions regarding the information contained in this document, please do not hesitate to contact Lawrance Private Wealth.

## Independent

We are committed to providing you with quality advice and will take your personal financial situation, objectives and needs into consideration when providing you with this advice.

The advice provided is independent, impartial and unbiased as our representatives do not receive commissions.


### HOW TO CONTACT US



LAWRANCE PRIVATE WEALTH

Suite 2, Level 2  
15 London Circuit Canberra ACT 2601

GPO Box 810 Canberra ACT 2601

 02 6185 2710

 [info@lawrancepw.com.au](mailto:info@lawrancepw.com.au)

 [www.lawrancepw.com.au](http://www.lawrancepw.com.au)

# Financial Services & Products We Can Provide

Lawrance Private Wealth provides personalised strategic financial planning and investment advice. We provide a service for clients in a manner that is clear, simple and transparent. We take pride in providing an objective service, utilising the latest technology and best information to serve and enhance client's experience. We forge strong relationships with our clients and ensure that every client situation is treated with care and due diligence. We take time and effort to understand our client's unique situation, goals, needs and objectives to formulate advice in their best interest.

Lawrance Private Wealth can offer the following services and products.

Your Adviser's specific authorisations are included within their personalised Adviser Profile in Part 2.



## Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



## Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange-Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing



## Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Insurance Claims Assistance



## Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance

# Advice Process & Documents You May Receive

Your Adviser will guide you through the advice process. This includes the following steps:



## Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



## Strategy & Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



## Implementation

Where you elect to proceed with the recommendations your Adviser will

work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

# General Advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

# Fee Structure

Lawrance Private Wealth is paid via fees for service. Fees are payable in advance and will be fully explained prior to work being undertaken.

Fees are charged dependent on the level of service appropriate to the needs of the client. It has many levels of service, each providing benefits befitting the clients it is designed to service. Upfront fees are calculated depending on the level of service chosen. All levels of service, their associated calculations for fees and charges and the ongoing services provided are discussed and subsequently disclosed, prior to implementation of any recommendations, in the SOA.

When the SOA is presented to you, you can choose to implement the recommendations at the cost disclosed in the SOA, or to pay for the SOA and not proceed any further. All fees and charges are provided in writing as a part of the SOA.

Service	Description	Price range
Initial consult and preparation of advice	For our initial review and advice, depending on the complexity of your situation.	From \$0 to \$6,600 incl. GST
Implementation fee	For implementing our recommendations, depending on the complexity and extent of the work required.	From \$0 to \$6,600 incl. GST
Ongoing service and advice fee	The fee for engaging us for ongoing advice and service will depend on the time required, the complexity of your situation and the potential for us to add value. We will recommend a level of service based on your needs.	From 0% to 2.50% p.a. of funds under management, or flat fee as negotiated with your Adviser.
Buy or sell shares, warrants or exchange traded options	We may charge a flat fee. This is exclusive of the brokerage charged by your stockbroker.	From \$0 to \$330 incl. GST
Incidental work	Where work is carried out, which does not fall into the normal range of services for which fees have been set.	Up to \$440 per hour incl. GST

## Alternative Remuneration

Lawrance Private Wealth may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Other benefits, such as prizes, awards and hospitality events (e.g. sporting events) may also be received. Details of benefits between \$100 and \$300 will be maintained on a Register. Benefits over \$300 are not allowed to be accepted.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or adviser representative.

## Relationships and Associations

Any recommendations you receive will be based on your Adviser's assessment of your personal circumstances, needs and objectives. These factors underpin the advice you receive but it is important for you to appreciate from time to time our interests, associations, relationships and the benefits we receive may give rise to an actual or potential conflict of interest. We manage and will clearly

disclose any conflicts that we believe may influence our advice.

Your Adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and, where appropriate, this holding will be disclosed to you in the SOA or ROA.

## How Advisers are paid

All Advisers are salaried employees of Lawrance Private Wealth unless stated otherwise. Shareholders and business owners in Lawrance Private Wealth may receive payment in the form of salary and dividends unless stated otherwise.

## Referrals

We do not accept payment for referrals to other professionals.

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the claims team to discuss your complaint.

Phone 02 6185 2710  
Online [www.lawrancepw.com.au](http://www.lawrancepw.com.au)  
Email [admin@lawrancepw.com.au](mailto:admin@lawrancepw.com.au)  
Mail Lawrance Private Wealth  
GPO Box 810  
Canberra ACT 2601

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is needed, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)  
Online [www.afca.org.au](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Mail GPO Box 3  
Melbourne VIC 3001

## COMPENSATION ARRANGEMENTS

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

**OUR INSURANCE COVERS CLAIMS MADE AGAINST FORMER REPRESENTATIVES FOR THEIR CONDUCT WHILE THEY WERE AUTHORISED BY US.**

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services.

Lawrance Private Wealth respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy [here](#) or at [www.lawrancepw.com.au](http://www.lawrancepw.com.au).

# Part 2 – Adviser Profiles

This section should be read in conjunction with Part 1.

Below are the profiles of each Adviser:



## Adam Lawrance

0415 741 219  
02 6185 2710  
adam@lawrancepw.com.au  
ASIC Adviser No: 001003138



As the founding Director of Lawrance Private Wealth, Adam's goal was to build a client centered business driven by personal engagement and strong relationships. He aims to provide a 'world-class' service with access to the best investment and wealth advice and takes a genuine interest in clients lives, outcomes and legacy.

Adam's clients include high net wealth individuals and families, farmers, business owners and 'For Purpose' entities. Adam appreciates the need to fully understand a clients unique circumstances and objectives before applying his extensive knowledge of portfolio construction and progressive investment strategy to their situation.

Adam's professional drive is to provide Canberra and regional Australia with a high-end tailored service built on values that stand the test of time. Adam is proud that the firm he and the team have built has all the benefits of a large firm but with the independence and strong relationships found in a smaller business.

Adam has successfully attained the following qualifications:

- Master of Financial Planning
- Bachelor of Commerce
- Professional Diploma of Stockbroking
- Accredited Derivatives Adviser – Level 2

Adam is authorised to provide financial advice; deal in a financial product, apply for, acquire, vary or dispose of financial products on behalf of another in the following products:

- Deposit products
- Derivatives limited to Old Law Securities Options Contracts and Warrants
- Life Products including Investment Life Insurance Products & Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Securities
- Retirement Savings Account Products
- Superannuation; all
- Standard Margin Lending

Adam is a member of the Financial Advice Association of Australia (FAAA).





## Sam Colman

0401 594 419  
02 6185 2710  
sam@lawrancepw.com.au  
ASIC Adviser No: 000462938



Sam started in the industry in 2013 and has had extensive experience in Australia and the UK and worked for both large and boutique firms. His specialty is working with busy professionals such as accountants, lawyers and solicitors. He has worked closely with high net worth individuals and family groups and understands the importance of getting to know a clients unique circumstances in order to provide effective tailored advice that meets their goals and objectives.

Sam has a high degree of technical knowledge around the different investment structures, products and platforms. He also specialises in ethical investing and incorporating environmental, social and governance (ESG) factors into investors portfolios by tailoring this to meet individual preferences and values accordingly. He strongly believes that there is a misconception that ethical investing leads to lower returns but rather that it can actually enhance long-term portfolio returns and is an important factor for all clients to consider.

He brings a compliance-driven, ethical and strategic advice approach to all aspects of his work. Sam holds a Bachelor of Commerce, majoring in Business Management and Economics from The University of Canberra. Sam also has the coveted Certified Financial Planner® designation from the Financial Advice Association of Australia.

Sam has successfully attained the following qualifications:

- Bachelor of Commerce; University of Canberra
- Diploma of Financial Planning; Kaplan Professional
- Certified Financial Planner CFP®; Financial Advice Association of Australia

Sam is authorised to provide financial advice; deal in a financial product, apply for, acquire, vary or dispose of financial products on behalf of another in the following products:

- Deposit products
- Debentures, stocks and bonds
- Life Products including Investment Life Insurance Products & Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Securities
- Retirement Savings Account Products
- Superannuation; all
- Standard Margin Lending

Sam is a member of the Financial Advice Association of Australia (FAAA).



## Alan Schaechtili

0461 386 824  
02 6185 2710  
alan@lawrancepw.com.au  
ASIC Adviser No: 000229689



Alan has been providing strategic and investment advice in Australia since 2000. His specialty and passion is working with retirees and pre-retirees, helping them to manage and improve their current and future financial position. Alan uses his extensive experience in the industry to understand and work with clients to meet their needs, goals, and aspirations.

Alan has gained valuable experience from running his own financial planning business, Goulburn & Crookwell Financial Services which he founded in 2014. Having merged Goulburn & Crookwell Financial Services with Lawrance Private Wealth, Alan brings a wealth of experience and expertise to the team for the benefit of all our clients.

Alan's preference is working with retirees and pre-retirees. Alan's focus is on implementing long-term strategies, helping clients identify their goals, and committing to work with them on how to best manage and improve their current and financial future. Alan provides education and tailored advice on an individual basis to ensure everyone receives great advice, great service and great solutions.

Alan has successfully attained the following qualifications:

- Master of Financial Planning; Kaplan Professional
- Graduate Diploma of Financial Planning; Kaplan Professional
- Advanced Diploma of Financial Services (Financial Planning); Kaplan Professional
- Accredited Age Care Professional; Aged Care Steps

Alan is authorised to provide financial advice; deal in a financial product, apply for, acquire, vary or dispose of financial products on behalf of another in the following products:

- Deposit products
- Debentures, stocks and bonds
- Life Products including Investment Life Insurance Products & Life Risk Insurance Products
- Managed Investment Schemes including IDPS
- Securities
- Retirement Savings Account Products
- Superannuation; all
- Standard Margin Lending

Alan is a member of the Financial Advice Association of Australia (FAAA).