



## Financial Services Guide

**Version:** 1 March 2019

### Licensee:

Agbis Pty Ltd ATF Meehan Family Trust trading as Lifesolver Financial  
(AFSL 511447 ABN 47 093 259 780)

This Financial Services Guide (FSG) is authorised for distribution by Lifesolver Financial.

### Authorised Representative:

Matthew Meehan (ASIC# 364089)

The Authorised Representative acts on behalf of Lifesolver Financial who is responsible for the services that he provides.

### Contact Details

160 Rusden Street  
Armidale NSW 2350

### Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we\* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\* In this document 'we' refers to Lifesolver Financial and Matthew Meehan.



### Lifesolver Financial

Agbis Pty Ltd ATF Meehan Family Trust trading as Lifesolver Financial holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

### Our services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation and SMSF
- Retirement planning
- Managed investments
- Securities
- Personal risk insurance
- Margin lending

### The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the

benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## **Fees**

All fees are payable to the Meehan Family Trust trading as Lifesolver Financial.

### **Advice Preparation Fee**

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

### **Advice Implementation Fee**

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

## **Ongoing Services Fees**

Our ongoing service fees depend on the ongoing service that we provide to you. They will typically be an agreed fixed fee which is paid monthly.

The services and fees will be set out in the SoA or RoA that we provide to you.

## **Commissions**

We may receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

### **Insurance Commissions**

We may receive a one-off upfront commission when you take out an insurance policy we recommend. We also may receive a monthly commission payment for as long as you continue to hold the policy.

### **Investment Commissions**

We may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

### **Other Benefits**

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## **Adviser Remuneration**

Matthew Meehan is the owner of the practice and is remunerated through the profits generated by the practice.

## **Referral Fees and Commissions**

In some situations, we may receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

In some situations, we may pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

## **Associated Businesses**

In providing you with financial services we may refer you to Lifesolver Accounting which provides accountancy services such as taxation, financial statements, company secretarial and Self-managed superannuation administration. Matthew Meehan is the owner of Naheem Nominees Pty Ltd ATF Naheem Family Trust which trades as Lifesolver Accounting.

In addition, we may refer you to Lifesolver Pty Ltd, which provides a Wealth Portal Application (App) and financial coaching. Matthew Meehan is the owner of Lifesolver.

## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.