



SMSF ADVISERS NETWORK PTY LTD

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FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name: Lockwoods SMSF Advice Pty Ltd
Address: 486 High Street,
ECHUCA VIC 3564
Postal Address: 486 High Street,
ECHUCA VIC 3564
Phone Number: (03) 5481 2911
Fax Number: (03) 5481 2999
Website: www.lockwoods.com.au
Email: brendan.hogan@lockwoods.com.au

Lockwoods SMSF Advice Pty Ltd (ABN 46 612 049 742) is a Corporate Authorised Representative No. 124 4433 of SMSF Advisers Network Pty Ltd.

Lockwood Partners provides a range of Business Advisory Services, SMSF and financial advisory services, specialising in medium to large business clients. We pride ourselves in taking the time to get to know our clients and always being responsive to their needs. All staff live and work in the region and are proud to immerse themselves in the local communities.

Please be aware that *Lockwood Partners* is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Lockwood Partners* in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

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Wholly owned subsidiary of the
National Tax & Accountants'
Association

Brendan Hogan CA

Director/Partner

Authorised Representative No: 124 4432

Email: brendan.hogan@lockwoods.com.au

Brendan has been involved in the financial services industry for over 25 years. After graduating with a Bachelor of Business he qualified as a Chartered Accountant and has held a Public Practice Certificate with CA Australia and New Zealand for more than 15 years. Having completed studies in superannuation and Self-Managed Superannuation to meet the ASIC criteria to provide personal advice Brendan looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Brendan Hogan is remunerated by means of salary.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

Nigel Berryman CPA

Associate

Authorised Representative No: 124 4434

Email: nigel.berryman@lockwoods.com.au

Nigel has been involved in the financial services industry for 17 years. After graduating from La Trobe University with a Bachelor of Business he qualified as a CPA to provide accounting services to clients ranging from personal issues to catering for a range of small business needs. Having completed studies in superannuation and Self Managed Superannuation to meet the ASIC criteria to provide personal advice, Nigel looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Nigel Berryman is remunerated by means of salary.

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Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

Andrew Wright CA

Manager

Authorised Representative No: 126 6683

Email: andrew.wright@lockwoods.com.au

Andrew has been involved in the financial services industry for over 12 years. After graduating from La Trobe University with a Bachelor of Business and Bachelor of Computing double degree, Andrew then gained his CA qualification to provide accounting advice to his individual and SME clients from various industries. Having completed studies in superannuation and Self Managed Superannuation to meet required ASIC regulations to provide personal advice to his clients, Andrew looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Andrew Wright is remunerated by means of salary.

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- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is between \$100 and \$400 per hour plus GST.

Advice Preparation Fee

This is a one-off fee charged for the preparation of the advice provided. Professional Advice Fees can range from \$500 to \$1,500 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between \$200 to \$2,500 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between \$300 and \$1,500 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.