

Financial Services Guide (FSG) Version 1.0

Paul Lewis

Life Assurance Adviser

Lewis Insurance Services Pty Ltd

Authorised Representative No: 262180

t: 07 3217 9015 f: 07 3399 5237 m: 0412 065 180

84 Barrack Road, Cannon Hill QLD 4170

email: plewis@lewisinsurance.com.au

website: www.lewisinsurance.com.au

**Lewis Insurance Services Pty
Ltd is also a Corporate
Authorised Representative of:**

**Australian Mortgage and
Financial Advisers Pty Ltd
Trading as AMAFA**

ABN 26 088 464 939

Australian Financial Services Licence No. 389206

Member of the Association of Financial Advisers



Licensee Contact Details

Keith Marshall

182 Huntingdale Street Pullenvale QLD 4069

Office Tel: 07 3378 2056 Fax: 07 3378 2069

Email: info@amafa.com.au

Website: www.amafa.com.au

Our Financial Services Guide as a corporate Authorised Representative of:

Australian Mortgage and Financial Advisers Pty Ltd

ABN 26 088 464 939

Trading as AMAFA
Australian Financial Services
Licence no 389206

Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

(a) provide financial product advice for the following classes of financial products:

- (i) deposit and payment products limited to:
- (A) basic deposit products;

- (B) deposit products other than basic deposit products;
- (ii) life products limited to:
- (A) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iii) interests in managed investment schemes including:
- (A) investor directed portfolio services;
- (iv) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- (v) superannuation; and

(b) deal in a financial product by:

- (i) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
- (A) deposit and payment products limited to:
- (1) basic deposit products;
- (2) deposit products other than basic deposit products;
- (B) life products limited to:
- (1) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (C) interests in managed investment schemes including:
- (1) investor directed portfolio services;
- (D) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- (E) superannuation; to retail and wholesale clients.

Products we may advise you about therefore include:

- Cash accounts
- Term deposits
- Life insurances

- Superannuation funds
- Managed Funds (also via wraps, master trusts and administration platforms)

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

1. Initial advice fee

You can pay an upfront advice fee for our services. It is simply a fee for our services. The amount of the fee depends on what you ask us to do, however it will be quoted upfront to you before we commence the work. If, as part of that of the service we provide to you, we arrange a financial product for you with an investment component, such as a personal superannuation fund or a managed investment, you may have the option to authorise our fee to be deducted from your fund balance.

2. Ongoing advice / implementation fees

We charge ongoing fees for ongoing advice services and / or implementation of our advice. This will be either a percentage-based commission (calculated as a % of your total fund balance) or a fixed dollar amount paid from your fund balance. These amounts are usually paid monthly to the Licensee. Any ongoing fee arrangement that lasts longer than 12 months will be subject to annual written fee disclosure.

3. Insurance Commissions

We accept insurance commissions from insurance companies for policies that we arrange on your behalf. These commissions are paid directly to the Licensee and consist of an upfront payment and ongoing renewal commission for as long as your policy stays in force.

For example, if you are paying a 'stepped premium' for your policy, an initial commission of between 100 - 130% of your first year premium will be paid when your policy is established; and ongoing renewal commission of between 10 - 12% is paid

on subsequent year premiums (there are one or two exceptions where renewal commission is higher than this). If you pay a 'level premium' for your policy, the first year commission and subsequent year commissions are generally between 27 – 33% of the premium paid each year (again there are one or two exceptions where the annual commission rate is higher than this) .

4. A combination of the payment methods

You are able to pay for your advice by a combination of methods set out above. Your adviser will discuss this with you.

Referral arrangements

Where you have been referred to your adviser by someone else, your adviser may pay that person a fee or commission in relation to the referral. If that happens, the adviser will tell you in the appropriate Statement of Advice or Record of Advice who will receive that fee or commission and the amount that they will receive. Referral payments are not an additional charge to you.

Associations with issuers of financial products

We do not have any relationships or associations with any Financial Services Product issuers. The company is independently owned and operated, having no ownership ties with any life companies, financial institutions or banks which might reasonably be expected to be capable of influencing us in the provision of services.

Special Instructions you can provide to us

You may give your instructions to your adviser during meetings, by telephone, fax or other means such as e-mail. In all cases, your verbal instructions and any agreements reached at meetings or during telephone calls will be recorded on your file as file notes. In many cases (e.g. a change to an investment or insurance policy, an alteration of remuneration, a transaction request) you will be asked written confirmation of your verbal instructions to your adviser. You may also be required to complete and return certain documents.

Please note that:

- Our advisers (authorised representatives) are not allowed to be an "attorney" in a Power of Attorney on behalf of any client.
- Our advisers (authorised representatives) are not allowed to hold a discretionary authority to transact

on your behalf. This means that you must provide your written authority to your adviser each and every time you want a transaction executed

Disputes handling

We are a financial member of the Credit Ombudsman Service Ltd, an ASIC approved External Disputes Resolution scheme.

COSL can be reached at 1800 138 442

COSL mail address PO Box A252 South Sydney
NSW 1235

COSL website is www.cosl.com.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

YOUR ADVISER – Paul Lewis

Your adviser is Paul Lewis, ASIC Authorised Representative No. 262180, of Lewis Insurance Services Pty Ltd, Corporate Authorised Representative No. 430967 of Australian Mortgage and Financial Advisers Pty Ltd. Australian Financial Services Licence No 389206.

The Partnership: The Trustee for Adam Lewis Family Trust and The Trustee for the Lewis Family Trust T/as Lewis Insurance Services, Marine Insure & Insurance For My Business is a Corporate Authorised Representative of Australian Mortgage & Financial Advisers Pty Ltd (AMAFA). CAR No: 430967. Advice on Life Risk Insurance Products are provided by AMAFA

Contact details for Paul Lewis are:

Office Address: 84 Barrack Road,
CANNON HILL, QLD, 4170
Postal Address: 84 Barrack Road,
CANNON HILL, QLD, 4170
Mobile: 0412 065 180
Office: 07 3217 9015
Email: plewis@lewisinsurance.com.au
Website: www.lewisinsurance.com.au

Paul Lewis specialises in the following areas:

- Personal risk insurance - Income Protection, Life Cover, Total & Permanent Disablement Cover & Trauma (Crisis) Insurance
- Business Insurance – Equity insurance (Buy/Sell), Key Person insurance, Debt Cover and Director's Guarantee insurance
-

Paul Lewis's educational qualifications are:

Paul has been active in the financial services industry since 1963 and has been providing life insurance advice since 1992.

Paul has completed the required subjects towards the Diploma of Financial Services (Financial Planning) in his area of expertise. With these qualifications and experience, Paul is well qualified to help clients achieve their financial goals.