



Barnett Lilley & Associates Pty Ltd  
Financial Consultants  
A.F.S.L. No 237915

PO Box 343  
Hall ACT 2618

9 Victoria Street  
Hall ACT 2618

Phone (02) 6225 8200  
Fax (02) 6225 8222  
Email [clients@blapl.com.au](mailto:clients@blapl.com.au)

ABN 90 074 689 599

## **FINANCIAL SERVICES GUIDE**

---

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

This Financial Services Guide (FSG) is intended to inform you of certain basic matters relating to our relationship, prior to us continuing to provide you with a financial service. The matters covered by the FSG include: who we are, how we can be contacted, what services we are authorised to provide, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to continue to use any of the services described below.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Key information is set out in answer to the following questions:

# 1. Before you get our advice

---

## **Your questions**

## **Our answers**

### **Who is my adviser?**

Your adviser is Scott Lilley who is an Authorised Representative of Barnett Lilley & Associates Pty Ltd.

Scott is a Certified Financial Planner (CFP). He has a Bachelor of Commerce in Management Sciences from the University of Canberra, a Financial Planning Diploma from the Royal Melbourne Institute of Technology and has worked as a financial planner since 1996.

### **Who will be responsible for the advice given to me?**

Scott Lilley is an authorised representative of Barnett Lilley & Associates Pty Ltd who is therefore responsible to you for any financial services your adviser provides.

Barnett Lilley & Associates Pty Ltd is a financial consultancy firm, licenced to deal in securities by the Australian Securities and Investment Commission. (AFSL No 237915) The firm is also a principal member of the Financial Planning Association, an organisation that seeks to set industry standards for members in relation to education qualifications, professional conduct and ethics.

Barnett Lilley & Associates Pty Ltd is a member of the industry disputes resolution scheme – Australian Financial Complaints Authority Limited.

### **What financial services are available to me?**

There has been careful consideration of the type of services that BL&A will provide, and the most efficient way of providing these services. We believe that financial services can be categorised as essential and peripheral.

*Essential services* are those that we intend to provide directly to our clients. These services are those that we have specialist skills in, and are therefore able to add value when personally providing them to our clients.

These services include:

- superannuation fund/benefit analysis (particularly government schemes);
- remuneration strategies;
- taxation strategies;
- investment strategies; and
- assessing strategic opportunities that may arise.

We only recommend an investment to you after considering its suitability for your individual investment objectives, financial situation and needs. Full financial plans are not undertaken and advice is limited to the services as listed above.

*Peripheral services* are those that we believe can be done more effectively if they are outsourced to other specialists. Just as we have expertise in the specific areas outlined above, it makes sense to use the specialist skills of others in matters that we do not specialise in. These peripheral services include accounting, legal and estate matters, insurance, and stockbroking.

Clients who have placed investments with BL&A will receive a regular newsletter which will cover issues of relevance. In addition to the newsletter, seminars will be conducted for clients from time to time when issues of importance arise.

## **What is the Financial Planning Process?**

Our aim is to ensure that you receive quality advice tailored to your specific requirements. The following financial planning process is in place to ensure that you receive the benefit of proper disclosure, that your adviser is able to ascertain critical and timely information about your actual circumstances and can provide you with appropriate advice that is designed to meet your best interests.

### **Step one.**

You have been provided with this FSG.

### **Step two.**

You may be asked to complete our "Fact Find" prior to the appointment. This provides us with information about your relevant personal circumstances (i.e. information about your goals, objectives, financial situation and needs), so your adviser can provide you with appropriate advice. The information collected will form the basis for any advice provided by your adviser.

### **Step three.**

You will meet with your adviser and a solution will be tailored to your relevant personal circumstances.

### **Step four.**

A Statement of Advice (SoA) will be prepared by your adviser and provided to you. The SoA sets out the adviser's recommendations and the basis for those recommendations. If the SoA makes recommendations concerning investments, the SoA will contain details of the costs associated with these investments.

### **Step five.**

Where an SoA makes recommendations concerning the investment of funds, subject to your agreement and instructions, the recommendations will be implemented.

### **Step six.**

Where an investment is made, it will be reviewed and revised at regular intervals as agreed by you, or when circumstances change.

## **How are fees calculated and paid?**

BL&A operate on a fee for service basis, charging an hourly rate of \$325 for work performed. This is inclusive of GST.

This rate will apply to all work performed by Scott. Under Corporations law, Barnett Lilley & Associates Pty Ltd are legally obliged to provide all recommendations in writing. The time spent in preparing these recommendations will also be charged at the rate of \$325 per hour. We are able to provide an estimate of the time required for given types of work.

Where our advice extends to making investment recommendations, the client will be offered the option of paying an ongoing adviser fee to cover all ongoing monitoring, reviews, and dealings with the investment. Alternatively, the client may opt to continue paying for our ongoing involvement on our hourly fee basis. Additional detail regarding these two options and the costs involved would be provided before the client invests funds.

Barnett Lilley & Associates Pty Ltd has adopted the Investment & Financial Services Association (IFSA)/Financial Planning Association (FPA) Industry Code of Conduct on Alternative Remuneration in the Wealth Management Industry. As an FPA member, an 'Alternative Form of Remuneration Register' is available which outlines the alternative forms of remuneration which are paid and received from givers and receivers. Registers are maintained by Fund Managers, IDSP (platform) providers, Representatives and Licensees. Our registers are available for inspection on request and on our website.

## **Do you have Professional Indemnity Insurance?**

Barnett Lilley & Associates Pty Ltd has professional indemnity Insurance cover of \$2,500,000 for any one claim and \$5,000,000 in the aggregate, with the availability of one reinstatement, to cover business risks for giving advice.

## 2. When you get our advice

---

### *Your questions*

### *Our answers*

**Do I get detailed information about the costs associated with investing?**

Yes. You have the right to know about details of all associated costs when investments are recommended.

We will provide you with a Statement of Advice containing details of our fees and payments when we make specific recommendations.

**Will you give me advice which is suitable to my investment needs and financial situation?**

Yes. But you need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile including details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, ask us and we will make the arrangements.

**Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions - for example by telephone, fax or other means.

### 3. If you have any complaints

---

#### *Your questions*

#### **Who can I complain to if I have a complaint about the financial service?**

#### *Our answers*

If you have any complaint about the service provided to you, you should take the following steps:

Complete a 'Complaint Form' which is available on our web site and send it to Barnett Lilley & Associates Pty Ltd together with any relevant documents to PO Box 343, Hall ACT 2618 or email 'clients@blapl.com.au'. We will attempt to resolve the complaint as soon as possible and in line with our Dispute Resolution process. See further details of this process on our Web Site [www.blapl.com.au](http://www.blapl.com.au). – Complaint Resolution Guide for Clients.

If you are not satisfied with the outcome you can contact the Australian Financial Complaints Authority (AFCA) on their toll free number 1800 931 678. Alternatively, you may prefer to write to the Australian Financial Complaints Authority:

Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne Vic 3001  
Freecall 1800 931 678  
Fax 03 9613 6399  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Website [www.afca.org.au](http://www.afca.org.au)

**Please Note:** The Australian Financial Complaints Authority is a free service and fully paid for by its members. We are a member of this scheme.

The Australian Securities and Investment Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

The Financial Planning Association of Australia Limited is the professional body representing most of Australia's licensed financial planners and advisers.

Their address is GPO Box 4285, Sydney NSW 2001 and they can be contacted on 1300 337 301.

---

Barnett Lilley & Associates Pty Ltd  
Financial Consultants  
A.F.S.L. No 237915

Dated: 06<sup>th</sup> November 2018

# PRIVACY POLICY

---

In accordance with legislative and privacy policy requirements, we are required to bring to your attention the following:

## OUR COMMITMENT

BL&A abide by the National Privacy Principles established under the *Privacy Amendment (Private Sector) Act 2001*. In addition to the National Privacy Principles, BL&A has also elected to adhere to the Financial Planning Association Professional Code of Conduct. As a licensed securities dealer, BL&A also adhere to Corporations Law.

## COLLECTION

As a financial planning organisation we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

- (a) employment details and employment history;
- (b) details of your financial needs & objectives;
- (c) details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, insurance cover, and superannuation;
- (d) details of your investment preferences and aversion or tolerance to risk;
- (e) information about your family commitments and social security eligibility, and in some circumstances, your general health; and
- (f) personal reference numbers including tax file numbers, bank account details, employee numbers, and investment reference numbers.

If you choose not to provide the personal information referred to above, you may be exposed to higher risks in respect of the recommendations made to you. You may also affect the adequacy or appropriateness of the advice we give you.

## USE & DISCLOSURE

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

We are required under the Rules of Professional Conduct of the Financial Planning Association of Australia Ltd to make certain information available for inspection by the Association on request to ensure ongoing compliance with mandatory professional standards. This may involve the disclosure of your personal information. We are also obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investment Commission. From time to time we may also be required under other legislative and practice requirements to disclose your personal information, though we will not do this unless we see it as necessary.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us, request not to receive such information and we will give effect to that request. We will do this as soon as practicable.

We may disclose your Personal Information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As clients, you will be advised of any such transfer.

Your personal information is generally held in your client file. Information may also be held in a computer database.

In the event that you cease to be a client of BL&A, any personal information which we hold about you will be maintained in a secure storage facility for a period of seven years in order to comply with legislative and professional requirements. Following this time, the information will be securely destroyed.

### **ACCESS & CORRECTION**

You may at any time, by contacting us, request access to your personal information and we will provide you with access to that information. This will be done either by providing you with access to that information, by providing you with copies of the information requested, allowing you to inspect the information requested, or providing you with an accurate summary of the information held. We will, prior to providing access in accordance with this policy, require you to provide evidence of your identity.

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. In the event that you become aware, or believe, that any personal information that we hold about you is inaccurate, incomplete or outdated, you may contact us and provide to us evidence to demonstrate this. We will, if we agree that the information requires correcting, take all reasonable steps to correct the information.

We will endeavour to respond to any request for access within 14-30 days depending on the complexity of the information and/or the request. If your request is urgent please indicate this clearly.

### **COMPLAINTS RESOLUTION**

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods detailed below and request that your complaint be directed to the Privacy Officer. Your complaint will be considered and responded to within seven days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

### **CONTACT US**

If you seek any further information from Barnett Lilley & Associates Pty Ltd about this Statement or our privacy policy generally, please contact our Privacy Officer at one of the reference points below:

	Privacy Officer
Address:	PO Box 343, Hall ACT 2618
Telephone:	02 6225 8200
Facsimile:	02 6225 8222
Email:	clients@blapl.com.au

### **ADDITIONAL PRIVACY INFORMATION**

Further information on privacy in Australia may be obtained by visiting the web site of the Office of the Federal Privacy Commissioner at <http://www.privacy.gov.au/>.

---