

# Financial Services Guide

**Licensee:**

Lime FS Pty Ltd  
AFSL 485923  
ACN 611398666

**Authorised Representatives:**

Plenty Wealth Pty Ltd trading as Plenty Wealth (ASIC# 1251556)  
Greg Einfeld (ASIC# 413231)

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Version 2.0  
24 April, 2017

**Authorised for distribution by Lime FS Pty Ltd**

## Why am I receiving this document?

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

- Lime FS Pty Ltd
- Plenty Wealth & Your Financial Advisor
- 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.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

\* In this document 'we' refers to Plenty Wealth and Your Financial Advisor.

## Lime FS Pty Ltd

Lime FS Pty Ltd holds an Australian Financial Services Licence (485923) which has been issued by the Australian Securities and Investments Commission (ASIC).

Lime FS Pty Ltd 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 it and its representatives provide.

## Plenty Wealth and Your Financial Advisor

Plenty Wealth has been appointed as a Corporate Authorised Representative of Lime FS Pty Ltd.

Greg Einfeld has been appointed as an Authorised Representative of Lime FS Pty Ltd.

We act on behalf of Lime FS Pty Ltd who is responsible for the services that we provide.

## What services do we provide?

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

- Superannuation and SMSF
- Retirement planning
- Portfolio Management
- Personal risk insurance
- Managed investments
- Securities (direct shares)

## The financial advice process

Plenty Wealth provides online financial advice. We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

We collect information about your goals and personal financial circumstances in an online form, and then produce advice based on the information we have collected. The information we collect includes transactions from your online banking.

When we first provide personal advice to you it will be documented in a Statement of Advice which you can take away and read. The Statement of Advice 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 managed funds and personal risk insurance 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 the advice and investments recommended. We may charge a fee for answering your questions and discussing our advice.

All our interactions will be via our website, email and video conference.

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 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 Plenty Wealth.

Greg Einfeld is the majority owner of the business. He is paid a salary and he shares in the profits of the business.

### Plan Preparation Fee

Unlike most financial advisers, we usually do not charge a Plan Preparation Fee.

### Plan Implementation and Service Fee

If you decide to proceed with our advice we may charge a fee for assisting you with implementation, and for providing ongoing advice. We will let you know the amount of the fee in the SoA and on our website.

Ongoing fees are typically a percentage of your portfolio value.

### Support Fees

If you would like telephone and/or email support then we will charge a fixed annual fee.

The services and fees will be set out in the SoA that we provide to you, and on our website.

## Commissions

We receive commissions and other benefits from some product and service providers.

The commission will vary depending on the product or service which is recommended. You will be advised of the exact amount in the SoA or RoA.

### Insurance Commissions

Plenty Wealth usually receives a one-off upfront commission when you take out an insurance policy we recommend.

We also receive a monthly commission payment for as long as you continue to hold the policy.

### Investment Commissions

Plenty Wealth 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 additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Referral Fees and Commissions

In some situations, we pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

## Associated Services

Plenty Wealth also provides mortgage broking services. As part of providing our financial planning services we may also recommend the use of these other services.

## 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 Financial Ombudsman Service. You can contact FOS on 1300 780 808. 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.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so
- We are required to do so in order to deliver our services to you

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.