



# FINANCIAL SERVICES GUIDE

PREPARED ON 26 JUNE 2020

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

## MY DETAILS

|                       |   |
|-----------------------|---|
| <b>Name</b>           | Peter Laphorne  |
| <b>Business Name</b>  | Micod Pty Ltd ATF JML Family Trust T/As Personal Lifestyle Planners |
| <b>Address</b>        | Unit 11, 16 Dellamarta Road, Wangara WA 6065                        |
| <b>Postal Address</b> | PO Box 1774, Wangara WA 6947  |
| <b>Telephone</b>      | 08 9409 3278  |
| <b>Mobile</b>         | 0407 206 442  |
| <b>Email</b>          | peter@plp.net.au  |
| <b>Website</b>        | www.personallifestyleplanners.com.au                                |

Micod Pty Ltd ATF JML Family Trust T/As Personal Lifestyle Planners (Rep No. 290752) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Micod Pty Ltd ATF JML Family Trust T/As Personal Lifestyle Planners are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf and am authorised by Affinia to distribute this FSG.

### Authorised Representative Number: 290751

#### Qualifications

- Advance Diploma in Financial Planning

#### Experience

- I have been working in the financial services industry since 1999 and providing financial advice services to clients since 1999.

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My financial services" by telephone, fax or email. Please refer to my contact details above.

### Professional Memberships

- Australian Financial advisers (AFA)

## MY SERVICES

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I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Superannuation
- Retirement Savings Account

## FEES AND COMMISSIONS PAID TO AFFINIA

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### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 22% (GST inclusive) of the renewal premium. For level commission arrangements this will be up to 30% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$330. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$110 (assuming upfront commission arrangements and there is no change to the premium you pay in subsequent years).

### Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided. The way that fees are charged will depend on the type of arrangement you have in place with me. The arrangement we have will either be an ongoing fee arrangement or an annual service arrangement. Current fees and charges (GST inclusive) are:

### Advice Preparation Fees

Fees for the preparation of your advice may range from \$550 to \$5,500.

This fee may be waived should you implement my advice and purchase the recommended insurance products, as I will be paid commission by the relevant insurance company.

If you cancel your insurance policies within the first 12 months an invoice for the amount equivalent to your total first years' premium will be payable as the product provider will write back the commission, we receive.

### Ongoing Advice

Our ongoing advice fee can be calculated as a percentage of your total portfolio ranging between 0.00% and 2.00%. For an investment of \$100,000 the fee incurred would be \$2,000 per annum.

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your Statement of Advice.

### Ad Hoc Fees

Where further advice or services that are beyond the scope of the agreed ongoing service packages are sought an hourly rate of \$330 is payable with an estimate of the total cost to be calculated and provided prior to commencement of work.

### Clamed Assistance

Fees for assistance with your insurance claim range between \$0 and \$5,500.

### How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, Micod Pty Ltd ATF JML Family Trust T/As Personal Lifestyle Planners is paid 100% of the commission and fees paid to Affinia.

I am a director of Micod Pty Ltd ATF JML Family Trust T/As Personal Lifestyle Planners which may pay me a salary, distribution or directors fees from the commissions and fees received.

### Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

## AFFINIA FINANCIAL ADVISERS LIMITED

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