



Financial Services Guide

Lawrence Advice Pty Ltd has approved the distribution of this Financial Services Guide

Lawrence Advice Pty Ltd
ABN 65 614 217 819
Australian Financial Services Licence No. 492049
Ground Floor, 15 Ogilvie Road, Mount Pleasant WA 6153
Phone: 08 9433 3288
Email: afsl@lawrencegroup.net.au

Financial Services Guide: Part One - Version 5.0 dated 21 June 2021

This FSG is designed to assist you in determining whether to use any of the services offered by Lawrence Advice Pty Ltd ABN 65 614 219 819 Australian Financial Services Licence No. 492049 (“Lawrence Advice”) or its Authorised Representatives. This document is part one of a Financial Services Guide and should be read in conjunction with part two.

This Financial Services Guide (FSG) contains important information about:

- Who we are;
- The initial and ongoing advice and services we provide;
- How we are paid;
- Who to contact should you have a complaint.

Part Two contains information about your adviser and the firm they work for (the Corporate Authorised Representative), their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products for which your adviser can provide advice.

About Our Licensee

Lawrence Advice Pty Ltd

Lawrence Advice Pty Ltd holds an Australian Financial Services Licence ‘AFSL’ Number 492049.

Lawrence Advice Pty Ltd works with its Authorised Representatives to ensure they are equipped to give high quality wealth advice.

Contact Details

Lawrence Advice Pty Ltd

Ground Floor, 15 Ogilvie Road, Mount Pleasant WA 6153

Ph: +61 08 9433 3288

Email: afsl@lawrencegroup.net.au

This FSG contains some important information about the services we offer and how we charge for these services.

Included in Part Two of this document is a profile for each Authorised Representative in our firm. The adviser profile contains information about your adviser; their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice in relation to.

Lack of Independence

Lawrence Advice Pty Ltd is not able to describe itself as being independent, impartial or unbiased as defined in Section 923A of the Corporations Act because:

- We receive commissions on the sale and renewal of life risk insurance products.
- We have an Approved Products List which limits the range of products we or our Authorised Representatives can recommend when providing advice to you.

Advice we can provide

Approved products

The Lawrence Advice Pty Ltd Australian Financial Services Licence enables its Authorised Representatives to provide advice on and deal in the following financial products:

- Bank accounts and Term Deposits
- Debentures stocks or bonds issued or proposed to be issued by a government
- Life insurance risk products
- Life insurance investment products
- Managed Funds and wrap accounts
- Shares listed on an approved securities exchange
- Superannuation products
- Retirement Savings Accounts

We are also authorised to recommend Managed Discretionary Account services ('MDA'). The MDA providers we recommend are operated by Implemented Portfolios Pty Ltd or Joseph Palmer Financial Services Pty Ltd, which are available via multiple administration platforms. Information regarding the MDA services are included in the MDA Agreement of either provider, which you will be provided with should you elect to use this service.

The particular financial products your Authorised Representative can recommend are detailed in Part Two of this FSG. We maintain a broad approved list, containing investment and insurance products researched by a number of external research houses.

Transaction services

If you do not require advice from us, but you would like us to help you complete a particular transaction, we can arrange this for you on a non-advisory basis. In these cases, we can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter acknowledging you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact us directly with any instructions relating to your existing financial products. We will accept instructions from our existing clients via telephone, mail or email.

Documents you may receive

Statement of Advice ("SOA")

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SoA). The financial plan contains a summary of your goals, the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

Record of Advice ("ROA")

Where subsequent advice is provided that does not involve a significant change, we will provide you with further advice for which we will keep a ROA. We will keep a record of that advice for seven years and you may request a copy for your records by contacting our office.

Product Disclosure Statement ("PDS")

If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Fees for our advice services

How Lawrence Advice and your adviser are remunerated depends on the service provided to you. Generally the remuneration comprises (singularly or a combination);

- Initial advice fee paid by you (where applicable)
- Annual ongoing advice fee paid by you
- Hourly fee paid by you
- Commissions paid by life insurance companies

Full details of the range of the fees charged and the commissions received are detailed in Part Two of this FSG.

Your Privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another Authorised Representative may be appointed to you if your Authorised Representative leaves Lawrence Advice Pty Ltd or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Lawrence Advice Pty Ltd will write to you advising you of the change. Your personal information will be passed on to the new Authorised Representative.

If you choose to appoint a new Authorised Representative, your new Authorised Representative will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new Authorised Representative.

Professional Indemnity Insurance

Professional indemnity insurance is maintained by the AFSL Lawrence Advice Pty Ltd, to cover advice, actions and recommendations provided by your Authorised Representative. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

Confidence in the quality of our advice

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth Authorised Representative, you should take the following steps:

- Contact your Authorised Representative and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Lawrence Advice directly using contact details below:

Lawrence Advice Pty Ltd
Ground Floor, 15 Ogilvie Road
MOUNT PLEASANT WA 6153
Ph: +61 08 9433 3288
Email: afsl@lawrencegroup.net.au

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

Type of complaint	External Complaints Service
Financial advice, investments, superannuation or insurance matters	Australian Financial Complaints Authority (AFCA) Address: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au
Personal information held	The Privacy Commissioner GPO Box 5218, Sydney NSW 2001 Phone: 1300 363 992 Fax: (02) 9284 9666 Email: privacy@privacy.gov.au

Lawrence Wealth Pty Ltd
ABN 38 601 905 266
Ground Floor, 15 Ogilvie Road, Mount Pleasant WA 6153
Phone: 08 9433 3288
Email: finplan@lawrencegroup.net.au

Financial Services Guide: Part Two - Version 8.1 dated 14 July 2021

This document is part two of a Financial Services Guide and should be read in conjunction with part one. This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representatives;
- The Financial Products and Services provided by your Authorised Representatives;
- How your Authorised Representatives charge for their services; and
- How Lawrence Advice Pty Ltd (the Licensee, 'LAWRENCE ADVICE' AFSL 492049) and its Authorised Representatives are paid.

Corporate Authorised Representative Profile

Lawrence Wealth Pty Ltd (ABN 38 601 905 266) is a Corporate Authorised Representative (ARN 465713) of Lawrence Advice Pty Ltd AFSL 492049 (ABN 65 614 217 819).

Please refer to page 2 of this FSG for the profiles of our Authorised Representatives.

OUR CONTACT DETAILS

OFFICE

Street Address: Ground Floor, 15 Ogilvie Road, Mount Pleasant WA 6153
PO Box Address: PO Box 1117, Canning Bridge WA 6153
Phone: 08 9433 3288
Fax: 08 9433 3299

EMAIL

finplan@lawrencegroup.net.au

WEBSITE

www.lawrencegroup.net.au

Authorised Representative Profiles

ASIC Authorised Representative Number: 227115

Brent is a sub-Authorised Representative of Lawrence Advice Pty Ltd AFSL 492049, and a Director of Lawrence Wealth Pty Ltd. Brent attained a Bachelor of Commerce Degree from Murdoch University and has been providing financial and securities/investment advice since 1999.

Brent is a member of the Financial Planning Association of Australia Limited and is a recognised Certified Financial Planner. He has also completed a Graduate Diploma in Financial Planning at the Securities Institute of Australia (SIA).

Brent Fairhead

Managing Director

Brent has specialised in the provision of Investment, Superannuation and Retirement Planning advice, as well as Personal Risk Insurance for his clients. He is very experienced in advising on strategies and compliance for Self-Managed Super Funds, and is a SMSF Specialist Adviser with the SMSF Association.

The focus of Brent and his team is to assist clients in achieving their financial objectives, in particular legal tax minimisation strategies. Brent is authorised to provide the services listed in this Financial Services Guide, and can be contacted via: brent@lawrencegroup.net.au or 08 9433 3288.

ASIC Authorised Representative Number: 302791

Sing is a sub-Authorised Representative of Lawrence Advice Pty Ltd AFSL 492049. Sing attained a Bachelor of Commerce degree, majoring in Finance and Marketing from Curtin University, and a Graduate Diploma in Financial Planning at the Securities Institute of Australia (SIA).

Hean-Sing Koay

Senior Financial Planner

Sing is also a Certified Financial Planner with the Financial Planning Association of Australia. Sing has been in the financial services industry since 2001 and has been providing financial advice to clients since 2006.

Sing has a strong technical knowledge and specialises in the provision of Investment, Superannuation and Retirement Planning advice including Self-Managed Super Funds, as well as Personal Risk Insurance for his clients.

Sing is authorised to provide the services listed in this Financial Services Guide and can be contacted via: sing@lawrencegroup.net.au or 08 9433 3288.

ASIC Authorised Representative Number: 1292026

Daisy is authorised as a Provisional Financial Adviser with Lawrence Advice Pty Ltd AFSL 492049, currently completing her Professional Year.

Daisy has completed her Bachelor of Commerce, majoring in Financial Planning and Accounting from Curtin University. She has also completed the Ethics and Professionalism in Financial Planning unit with Kaplan.

Daisy Magor

Provisional Financial Adviser

Daisy has been with Lawrence Wealth since April 2015 when she started as a Junior Paraplanner, and has more recently been an Associate Adviser leading the advice production team whilst completing her Professional Year.

She has a strong technical knowledge as her experience has included strategy modelling and advice production for many of the clients of the business. This has provided her with experience in Superannuation and Retirement Planning, Investments, Personal Risk Insurance and Self-Managed Super Funds.

Daisy is authorised to provide the services listed in this Financial Services Guide under direct supervision from Brent Fairhead, who will be ultimately responsible for all advice provided by Daisy until the completion of her Professional Year. She can be contacted via: daisy@lawrencegroup.net.au or 08 9433 3288.

PRODUCTS & SERVICES OFFERED

FINANCIAL PRODUCTS OFFERED

The Authorised Representatives named in this Financial Services Guide have been authorised by Lawrence Advice Pty Ltd AFSL 492049 to provide Financial Product Advice and Deal in the following products:

- Cash Deposit & Payment Products;
- Government Debentures, Stocks & Bonds;
- Life Products - Life Risk Insurance Products;
- Life Products - Investment Life Insurance Products;
- Superannuation, Retirement Savings Accounts & Retirement Income Stream Products;
- Managed Investments;
- Securities;
- Self-Managed Superannuation Funds (advice regarding investments and strategy only);
- Standard Margin Lending Facilities;

Only products researched and approved by Lawrence Advice can be recommended by your Authorised Representative.

SERVICES OFFERED

The Authorised Representatives named in this Financial Services Guide are able to offer you the following services:

- Personal Risk Insurance
- Debt Management
- Guidance on Budgeting
- Wealth Accumulation Strategies
- Superannuation
- Self-Managed Superannuation Funds (investments and strategy advice only)
- Business Succession Planning
- Estate Planning Strategies
- Pre-Retirement Strategies
- Transition to Retirement Strategies
- Centrelink & Veteran Affairs Planning
- Managed Investments & Securities

SERVICES & PRODUCTS NOT OFFERED

The Authorised Representatives named in this Financial Services Guide are unable to offer you advice or services regarding the financial products or services listed below; we may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

- General Insurance
- Direct Property - Sales
- Accounting and Taxation services
- Derivatives
- Finance Broking
- Self-Managed Super Fund administration

HOW WE GET PAID

Lawrence Advice receives all remuneration upon implementation of the products and services provided by your Authorised Representatives and passes 100% of this income onto Lawrence Wealth.

Lawrence Wealth pays a fixed fee each month to Lawrence Advice to cover licensing costs such as research, software, compliance support services, insurances and other costs.

From this Lawrence Wealth pays the Authorised Representatives a salary and a bonus based on the quality of service they provide to clients and other internal requirements. The bonus is not based solely on the income they generate.

We make referrals from time to time to other businesses who are part of the wider Lawrence group, specifically Lawrence Business Management (accounting) and Lawrence Super Solutions (Self-Managed Super Fund administration services). As Lawrence Super Solutions has common ownership with Lawrence Advice and Lawrence Wealth, any referrals made may potentially result in further remuneration to the director/s and/or shareholder/s.

In addition, there is also common management of the businesses within the Lawrence group, specifically Lawrence Business Management. However this is separately owned and there is no remuneration incentive for referrals between this entity and Lawrence Wealth, Lawrence Advice and Lawrence Super Solutions.

The following is a guide as to how fees and/or commissions may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended. You have a right to request further particulars in respect to the remuneration received by the Authorised Representative or Lawrence Advice.

WHAT ARE THE COSTS

Your Authorised Representative may provide you with an initial meeting for which there may be a charge. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below.

Fee for Service Model

The following table outlines our preferred fee charging model for the advice and service we provide. We believe this is the most straight forward and transparent option, so our clients are clear on what they will pay in return for the services they will be provided. You may elect to be invoiced directly for these fees to be paid to Lawrence Advice or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work. All fees are inclusive of GST.

Initial Appointment	
We will collect information from you at this meeting and provide you with general advice only at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice you will need to have a Statement of advice prepared.	Up to \$330 per hour
Discovery Service	
Prior to undertaking formal advice, we undertake a detailed discovery process. This involves gathering a client's relevant financial information and having various discussions to understand their objectives and priorities in life. This enables us to determine how we can assist and agree on the scope of advice to be provided, as well as the fees that will apply.	From (Minimum) \$990 to (Maximum) \$2,200
Statement of Advice Preparation Fees	
Advice fees are charged based on the complexity of the advice provided. Depending on your advice requirements, there may be additional fees for Strategy Planning sessions. These fees will be discussed and agreed upon prior to any strategy planning work being undertaken. <i>Please note the SOA preparation fees still apply where you decide not to implement our advice.</i>	From (Minimum) \$0 to (Maximum) \$11,000
Implementation of Advice	
Implementation fees are charged based on the complexity of the advice provided and the time it takes to implement the recommendations. These fees will be discussed and agreed upon prior to any strategy planning work being undertaken. When implementing insurance related advice, it is our preference to be remunerated via a fee as outlined above. However, we will offer the option of commission as outlined in the sections below.	From (Minimum) \$0 to (Maximum) \$22,000

Ongoing Advice Fee	
Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy. These fees are generally split between ongoing investment advice and ongoing financial strategy advice. It is our preference to receive a flat dollar amount for ongoing advice fees, however we do offer a percentage-based option should clients prefer this. For example: if the Funds Under Advice (“FUA”) is \$500,000 and the Ongoing Advice Fee is percentage based, say 0.8%, this will equate to \$4,000pa. As the FUA fluctuates, the actual dollar fee charged will fluctuate due to being determined by a percentage.	These fees ordinarily range between \$1,320pa - \$16,500pa (could be more in exceptional circumstances) OR 0.1% to 1.5% of Funds Under Management (FUA)
Fee for Service - Hourly Rate	
Where the above services and fees are not appropriate, we may agree to charge hourly rate for any ad hoc services required.	\$330 per hour

Risk Insurance Advice - Commission Model

In the past it was common for advisers to be paid a commission on the placement of any personal risk insurance policies and an ongoing commission for each year the policy remains in force. This commission is paid by the insurer from the premiums they receive for the policy. In some cases, the built in commission results in the premium paid by the client being more than if there were no commission. **It is our preference to receive a fee for the advice and service we provide in relation to risk insurance in favour of receiving a commission as it is more transparent, you clearly understand what you are paying for our service and it keeps the cost of your insurance premiums down.** We do however offer the commission option for those clients who prefer this. See below for details:

Personal Risk Insurance Implementation and Ongoing Advice/Product (Commission)		
Should you choose to remunerate us via a commission for your risk insurance policies, Lawrence Advice will receive both an initial commission upon placement of the policies, and a renewal/ongoing commission from the product provider each year while your policy is in force. This is a percentage of the annual premium you pay. Any commission received is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees or levies. If the 'level commission' option is selected, the maximum ongoing commission payable is 33% p.a. Below is a table of the percentage commission ranges that can be received:		
Date a new product is issued	Initial commission (% of annual policy cost or increase inc. GST)	Ongoing commission pa (% of annual policy cost or increase inc. GST)
Before 1 January 2018 or before 1 April 2018 when the application was received prior to 1 January 2018	0 - 154%	0 - 42.35%
1 January 2018 - 31 December 2018*	0 - 88%	0 - 22%
1 January 2019 - 31 December 2019*	0 - 77%	0 - 22%
From 1 January 2020*	0 - 66%	0 - 22%
<p>* Lawrence Advice may receive the pre 1 January 2018 commission rates above from the product issuer if:</p> <ul style="list-style-type: none"> > your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or > your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error. <p>Example: if the annual premium was \$500 and the insurance was placed on 15 July 2018, Lawrence Advice would receive up to \$440 in the first year based on the maximum, and up to \$110 p.a. in ongoing commission based on the maximum, or \$165 if on a level commission structure. This commission is payable to Lawrence Advice from the Insurer.</p>		

For specialised and complex advice that falls outside of the above parameters a quote will be provided.

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Email: afsl@lawrencegroup.net.au
Website: www.lawrencegroup.net.au

Privacy Policy

Lawrence Advice Pty Ltd (Lawrence Advice), ABN 65 614 217 819, recognise and acknowledge the importance of your privacy. We understand that your personal information, and how we use it, is very important to you.

The policy applies to Lawrence Advice and all of our representatives. The policy sets out how we collect and manage your personal information and follows the guidelines set by the Australian Privacy Principles under the Commonwealth Privacy Act (“APPs”).

Collecting your personal information - How & Why

Personal information means information, or an opinion about, an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. We are an Australian Financial Services Licensee. When we provide you with financial services, we may be required by Corporations Act 2001, Anti-Money Laundering and Counter Terrorism Financing Act 2006 and regulatory requirements to seek to obtain certain personal information about you, including, but not limited to:

- Your name, date of birth, TFN, contact details.
- Information regarding, dependents and family commitments.
- Your occupation, employment history, employment circumstances, details family commitments, social security eligibility.
- Your financial needs and objectives.
- Your assets and liabilities (current and future), income, expenses.
- Your superannuation and insurance details.
- Your investment preferences and attitude or tolerance to investment and financial risk.

Sensitive information

We may also need to collect sensitive information if we organise insurance covers for you. Sensitive information includes health information, racial information, genetic information, etc. We will only collect sensitive information that is reasonably necessary for us to perform our functions or activities in advising you and dealing with you.

How we collect personal information

We collect personal and sensitive information in a number of ways, including:

- Directly from you such as when you provide the information at meetings, by phone, email, in data collection forms and when you visit our websites.
- Indirectly from fund managers, superannuation funds, life insurance companies and other product issuers once you have authorised us to obtain such information or authorised other parties to provide us with this information.

Are you obliged to provide us personal information

You are not required to provide us the information that we request, or to allow us to collect information from third parties. However, where you choose not to provide us with the information we request, we may not be able to provide you with services that you have requested from us, and we may elect to terminate our arrangement with you. Importantly, if you provide either inaccurate or incomplete information to us you risk obtaining products or services that may not be appropriate or suitable for your needs and you may risk suffering a financial detriment or financial loss.

Unsolicited personal information

Where we receive unsolicited personal information about you, we will consider if we could have collected the information if we had solicited the information. Where we determine that we could have collected the personal information from you, we will treat your personal information in the same manner as if we have solicited the information directly from you. Where we determine that we could not have collected the personal information, we will destroy the information or ensure that the information is de-identified as soon as practicable.

How we use your information

We use your personal information for the primary purpose for which the information was obtained. As an AFS licensee, that will typically mean for the purpose of:

- Providing financial services to you.
- Implementing investment or risk management recommendations on your behalf.

We may also use the information for the secondary purpose of attempting to identify other products and services that may be of interest to you. We may also disclose your personal information to external associates and service providers who assist us to market our products and services. If, at any time, you do not wish to receive this information, you may contact us with this request.

When we disclose your personal information

We may disclose your personal information to the organisations described below.

- Our representatives.
- The product issuers of products and services that you have elected to acquire, vary or dispose of using our assistance.
- Our external service providers.
- Your professional advisers as authorised by you.
- Our regulators.

For example, information may be disclosed to the following parties:

- Product issuers for the purpose of giving effect to the recommendations made by us, and other organisations who support the products and services we offer.
- Other parties involved in the administration of your financial products or insurance cover (e.g. custodians, credit reporting bodies, actuaries, call centres, mail houses, product registries, any persons who propose to guarantee (or have guaranteed) repayment of any credit provided to you, claims assessors etc.).
- Other professional advisers, including your solicitor or accountant as authorised by you.
- Our external service providers (e.g. IT providers, software providers, data collection forms, professional advisers and contractors).
- Government and regulatory authorities and other organisations, as required or authorised by law.
- Any person considering acquiring, or acquiring, an interest in our business.

Government related identifiers

Although in certain circumstances we are required to collect government identifiers such as your tax file number, Medicare number or pension card number, we do not use or disclose this information other than when required, authorised by law or unless you have voluntarily consented to disclose this information to any third party.

Cross-border disclosure of personal information

We may transfer personal information to related bodies corporate or external service providers in locations outside Australia (including, but not limited to, the United States, Japan, Taiwan, Singapore, Finland, Belgium & Ireland) in the course of storing that information and when using or disclosing it for one of the purposes referred to above. When transferring personal information to foreign jurisdictions, we

take reasonable steps to ensure the overseas recipient does not breach the Australian Privacy Principles in relation to the information.

How we store and secure your personal information

We keep your personal information in your client file held on our internal servers and within software programs we use to assist us with providing service to our clients. In some cases these programs are web-based. We take reasonable steps to ensure the personal information collected and held by us is protected from misuse, interference, loss, unauthorised access, modification or disclosure.

Hard copy files are accessible to authorised personnel only and are appropriately secured. All computer-based information is protected through the use of access passwords and encryption. Data is backed up regularly and stored securely off-site.

In the event you cease to be a client of ours, any personal information which we hold about you will be maintained for a period of 7 years in order to comply with legislative and professional requirements. After this, the information will be destroyed.

Ensure your personal information is correct

We will take reasonable steps to ensure that the personal information we collect, use and disclose is accurate, complete and relevant. In the event that you become aware, or believe, that any personal information which we hold about you is inaccurate or incomplete, you may contact us to correct the information.

If we disagree about the correction you have supplied, and refuse to correct the personal information, or if we believe that we are unable to comply with your request to access the personal information that you have provided us, we will give you a written notice to that effect. You have a right to make a complaint if you disagree with our decisions in relation to these matters (see below).

Access to your personal information

You may request access to the personal information we hold about you by contacting our Privacy Officer at afsl@lawrencegroup.net.au with your request stating your advisers name and the information you require. We will respond within a reasonable period after the request is made. Where we provide you access to such information, we may charge a reasonable fee to cover our costs. We will disclose the amount of such costs to you prior to providing you with the information.

Dealing with us anonymously

You can deal with us anonymously, or using a pseudonym, where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

Our Website

When you visit our website we may collect certain information such as browser type, operating system, website visited immediately before coming to our site, etc. This information is used in an aggregated manner to analyse how people use our website and to improve our website.

Cookies

We use cookies on our website. Cookies are small data files that are downloaded from our website and stored on your computer when you visit our website. Cookies are used to allow us to see which pages and what information is of most interest to visitors to our website, which in turn enables us to improve our offerings to our customers. Your computer's web browser will allow you to configure your computer to refuse to accept cookies. You can also delete cookies from your computer's hard drive at any time. However, please note that doing so may negatively impact your experience on our website.

Third party sites

Our website has links to other websites that are not owned or controlled by us. We are not responsible for these sites or the consequences of you going on to those sites, except as required by law. Use of link to third party websites is entirely at your own risk.

Complaints Resolutions

If you believe that we have breached the Australian Privacy Principles, or disagree with a decision that we have made in relation to our Privacy Policy, you may lodge a complaint with us. To enable us to understand and deal with your complaint in a timely fashion you should set out a brief description of your privacy problem, the reason for your complaint and what action or remedy you are seeking from us. Please address your complaint to our Privacy Officer. Our contact details are included below.

Your complaint will be investigated and responded to within 30 days. If you are not satisfied with the outcome of your complaint, or require further information on privacy, you are entitled to contact the Office of the Australian Information Commissioner (www.oaic.gov.au)

Policy updates

This policy is subject to change from time to time. The most current version of our Privacy Policy can be obtained from our website (www.lawrencegroup.net.au) or by contacting us.

Contact Details

Privacy Officer
Ground Floor
15 Ogilvie Road
Mount Pleasant WA 6153
08 9433 3288
afsl@lawrencegroup.net.au