

# FINANCIAL SERVICES GUIDE

*A guide to our relationship with you and others*

*Dated: 20<sup>th</sup> June 2025*

***This Financial Services Guide (FSG) is issued by Life Stages Group Pty Ltd, which holds Australian Financial Service Licence number 551601. This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.***

Distribution of this FSG by your adviser, who is a Life Stages Group Authorised Representative, is authorised by the licensee, Life Stages Group Pty Ltd.

This FSG dated 20<sup>th</sup> June 2025 describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

## **Who provides the financial services offered in the guide?**

The financial services are provided by Life Stages Group and your adviser. When Life Stages Group and your adviser provide you with financial services, we will act on your behalf and in your best interests.

### **The key matters covered by the FSG include:**

- who Life Stages Group and your adviser are;
- how we can be contacted;
- how Life Stages Group and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interests;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

## **Statements of Advice and Product Disclosure Statements**

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given which may have influenced the advice and how Life Stages Group and your adviser will be remunerated for the advice we give you. If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your adviser or

Life Stages Group up to seven years after the further advice was provided, at no additional cost. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular products' risks, benefits, features and costs to enable you to make an informed decision.

## **Who is Life Stages Group?**

Life Stages Group is a holder of an Australian Financial Services Licence which enables it to act as a financial services provider under the Corporations Act.

Life Stages Group was created to provide a more transparent platform for advisers to better serve client(s) with best interest at the centre of everything we do.

## **Not Independent**

Life Stages Group Pty Ltd, its Corporate Authorised Representatives, and Authorised Representatives may receive commissions on Life Insurance products. For these reasons we do not refer to ourselves or our advice as independent, impartial, or unbiased.

## **Who is responsible for the financial services provided to me?**

Your adviser acts on behalf of Life Stages Group who is responsible for the advice provided to you. However, your adviser may operate separate businesses, and provide other services through those businesses, which are **NOT** authorised by Life Stages Group and do **NOT** involve Life Stages Group in any way, such as: accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities. Life Stages Group is **NOT** responsible for any advice and services you receive from your adviser that are not authorised by Life Stages Group. If you are uncertain, you should ask either your adviser or Life Stages Group Head Office who is responsible for that particular advice, service or transaction.

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

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives and circumstances;
- Establishing realistic and reasonable financial goals and needs;

- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions;
- Recommending a course of action, agreeing on it with you and implementing it; and
- You may also engage us to provide advice on an ongoing basis or for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile) Life Stages Group advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest and so on. Life Stages Group's research and technical support services enables advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.

Life Stages Group is licensed to deal in and provide financial advice on the following range of financial products:

- Deposit and Payment Products
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (including Self-Managed Superannuation Fund)
- Tax (financial) advice services

If you would like to discuss any of these financial products, please contact your adviser.

### **How do I provide instructions?**

Life Stages Group advisers will act on your instructions following your acceptance of their recommendations in the SOA. They and we should not act independently of your specific instructions. Instructions you provide should be communicated to your adviser in writing. These instructions should be forwarded in an email or posted letter to your adviser.

### **Tailored, general and ongoing advice**

Life Stages Group advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (accountants, mortgage brokers and lawyers). You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

### **Should I transfer investment monies to my adviser's account?**

No. Life Stages Group does not allow advisers to receive your investment funds into their own account or into any Life Stages Group account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

### **What information should I provide to my adviser?**

You will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a Life Stages Group Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

### **How will I pay for the services provided?**

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to Life Stages Group. If your adviser's remuneration includes commission paid by a product provider, such commission payment will be made to Life Stages Group. Life Stages Group retains 0% of commissions and fees we receive. The full amount received is passed on to your adviser. The adviser through their Corporate Authorised Representative pay for licensee fees directly to Life Stages Group, unrelated to any commissions or fees.

### **How are any fees, commissions or other benefits calculated for providing the financial services?**

The three stages of financial planning are Initial Advice, Implementation and Further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in your SOA.

All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) ongoing or trail.

Fees can be based on: a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these.

The fees can be collected by platforms and other product providers.

The typical ranges of fees for advice and implementation and, insurance products are as follows.

<b>Preparation of Statement of Advice (SoA) and implementation</b> (depending on complexity)	\$880 to \$11,000
<b>Annual Fee Arrangement fees</b> (depending on the service package and complexity of advice)	\$1,650 to \$4,400
<b>Additional Statement of Advice for SMSF's on review as agreed</b>	\$825
<b>Hourly rate</b> (specific consultations as agreed)	\$275
<b>Insurance</b> Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

**All fees include 10% GST.**

All applicable fees and commissions will be agreed to with your adviser and disclosed in your SoA or other advice document.

### What should I know about any risks of the investments or investment strategies you recommend to me?

Life Stages Group advisers may only recommend to you investment products that are researched, analysed and approved by Life Stages Group. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact us to explain those risks to you.

### Details of any potential conflicts of interest in relation to financial services provided to you

Life Stages Group holds no commercial interest in or direct affiliation with any product issuers. Other than holding distribution agreements in place with product issuers for the purposes of making appropriate recommendations of relevant products in the advice(s) provided to you.

Life Stages Group holds no commercial interest in or direct affiliation with any aligned businesses including accountants, mortgage brokers, professional consultants, property research groups, real estate firms, solicitors et cetera.

Your adviser's profile will illustrate any potential conflicts of interest in relation to financial services they provide to you.

### Who do I complain to if I have a problem with your services?

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

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint.

If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Complaints Officer.

2. You can also lodge a complaint directly with our Complaints Officer by telephone on 0438 005 550 or, in writing by email to [contact@lifestagesgroup.com.au](mailto:contact@lifestagesgroup.com.au) or at 3 Wallina Avenue, Belrose NSW 2085. We will try to resolve your complaint quickly and fairly.

In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.

3. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at [www.afca.org.au](http://www.afca.org.au), by email at [info@afca.org.au](mailto:info@afca.org.au) or on the free call number - 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Life Stages Group is a member of AFCA.

Our full Complaints Management Policy is available on our website or can be provided to you on request.

### Life Stages Group Professional Indemnity Insurance and Compensation Arrangements

Life Stages Group holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Life Stages Group past and present representatives, including our advisers, subject to the terms, conditions and exclusions of the policy wording. This insurance is not intended to cover product failure or general investment losses. Life Stages Group policy covers loss or damage suffered by retail clients due to breaches by Life Stages Group or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent or dishonest conduct.

## Privacy Collection Statement

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details and tax file number (TFN).

We are authorised to collect the TFNs of investors under applicable taxation, personal assistance and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.

We collect, hold, use and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers and contractors;
- Assess and consider applications from prospective employees, contractors and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.

We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

We do not trade, rent or sell your information or disclose it to overseas recipients. We may disclose your information to recipients in the Philippines for the purpose of preparation of the SOA and other administration services. Life Stages Group will ensure that the overseas recipient is required to comply with the Australian Privacy Principles unless the recipient is subject to an equivalent or stricter privacy regime.

More detailed information about the way Life Stages Group uses and discloses your personal information is set out in our comprehensive Privacy Policy on our website. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact Life Stages Group using the details below.

## Contact Us

If you have any further enquiries please contact:

Life Stages Group

3 Wallina Avenue, Belrose NSW 2085

PO Box 295, Belrose West NSW 2085

Telephone: 0438 005 550

Email: [contact@lifestagesgroup.com.au](mailto:contact@lifestagesgroup.com.au)

Life Stages Group

(ABN 54 668700 838)

Australian Financial Services Licence No: 551601

<https://www.lifestagesgroup.com.au>



LIFE STAGES GROUP

## Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the website of the office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

# ADVISER PROFILE

Information about your Life Stages Group Adviser

Dated: 20<sup>th</sup> June 2025

***This Adviser Profile is issued by Life Stages Group Pty Ltd, which holds Australian Financial Service Licence number 551601. This Adviser Profile forms part of the Life Stages Group Financial Services Guide (FSG) dated 20<sup>th</sup> June 2025. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.***

***Life Stages Group has authorised its authorised representatives to provide this document to you.***

<p><b>Your Future Advice Pty Ltd</b> is a Corporate Authorised Representative (ASIC No. 1280786) of Life Stages Group Pty Ltd (AFSL: 551601)</p> <p><b>Michael Osborne</b> is an Authorised Representative (ASIC No. 430640) of Life Stages Group Pty Ltd (AFSL: 551601).</p>	<p>3 Wallina Avenue, Belrose NSW 2085 Tel: 0438 005 550 Mobile: 0438 005 550 Email: michael@yourfutureadvice.com.au</p>
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## Your Adviser

Michael Osborne is a Financial Adviser, an Authorised Representative of Life Stages Group and a director of Your Future Advice Pty Ltd, a Corporate Authorised Representative of Life Stages Group.

## Your Adviser's Authorisations

Michael authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Superannuation (including Self-Managed Superannuation Fund)
- Tax (financial) advice services

This means that Michael can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice services.

## Your Adviser's Experience

Michael completed his Diploma of Financial Planning in 2013, his Advanced Diploma of Financial Planning in 2016 and his Graduate Diploma of Financial Planning in 2025.

He also completed his Certificate in Self-Managed Super Funds in 2014 and his Certificate in Margin Lending in 2017.

Michael has worked in the financial services industry since 1984, having spent 16yrs working with and for the Industry Super Funds with his last role as State Manager of HOST-PLUS in 2001. He also worked in the Mortgage Broking industry for 11yrs providing aggregation services with his last role as National Sales Manager for Vow Financial in 2011. Shortly after this time Michael decided to establish himself in the Financial Planning industry to fulfil a dream of being able to help clients better manage their financial numbers and financial goals and objectives.

## Do I have any Referral Arrangements in place or potential Conflicts of Interest?

Your Future Advice and I hold no commercial interest in or direct affiliation with any aligned businesses including accountants, mortgage brokers, professional consultants, property research groups, real estate firms, solicitors et cetera. Your Future Advice and I have referral arrangements in place with specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in. If we refer you to another party, we do not receive a referral fee\* (\*whilst no referral fee is paid, please note that they are a related party to Your Future Advice and I). Your Future Advice Pty Ltd have a working relationship with a SMSF Specialist administrator company, Keep It Simple Super Pty Ltd. The purpose of this relationship is to provide clients with end-to-end SMSF services. Your Future Advice and I do not own shares in Keep It Simple Super Pty Ltd. Keep It Simple Super do not own shares in Your Future Advice Pty Ltd. Agreements between client(s) and Your Future Advice Pty Ltd, a client and Keep It Simple Super are independent. All fees for each of the services provided are disclosed in



agreement or contract. I receive and make referrals to various intermediaries including Active Property Investing, Link Finance Group, Peasy, MSISA Property, Simple Home Buyers, Liberty Property Strategies, Greenspan Finance Services, Irwin Financial Solutions. Your Future Advice Pty Ltd is majority owned by sole director, Michael Osborne & his family trust. Your Future Advice and its service providers utilise the services of offshore contractors in the Philippines. Personal advice client information is available to these contractors as a part of the services that Your Future Advice provide to its client(s). This may include accessing data, updating information, direct contact with client(s) for further details or clarifications etc. The privacy of our client information is paramount and all measures are taken to protect the security of this information.

### Cost of Advisory Services

An initial meeting to discuss your financial circumstances is provided as complimentary (no cost). At this meeting Michael will establish how he can assist you and gather the information required to prepare a financial plan.

Michael will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

<b>Preparation of Statement of Advice (SoA) and implementation</b> (depending on complexity)	\$880 to \$11,000
<b>Annual Fee Arrangement fees</b> (depending on the service package and complexity of advice)	\$1,650 to \$4,400
<b>Additional Statement of Advice for SMSF's on review as agreed</b>	\$825
<b>Hourly rate</b> (specific consultations as agreed)	\$275
<b>Insurance</b> Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

**All fees include 10% GST.**

**All fees are payable to Life Stages Group. Life Stages Group retains 0% and pays Your Future Advice 100%. Michael receives a salary and bonuses and therefore the exact amount payable to him is unascertainable. Michael, as a director/shareholder of Your Future Advice is entitled to a Director's drawing and/or dividends as separate to his salary and bonuses.**

**Your Future Advice charges flat fees for upfront advice and also ongoing fees. There are no asset based fees or percentages charged. Therefore, the fees charged to you are known as per the table above.**

### Fee Examples:

#### Example for Holistic Life Financial Planning service

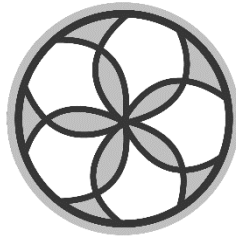
If you choose the Holistic Life Financial Planning service, with the commitment fee of \$687.50 and the advice and implementation fee of up to \$8,525, nil (\$0) is retained by Life Stages Group, the full sums of \$687.50 and fees up to \$8,525 is paid to Your Future Advice. The ongoing fees as part of the annual service agreement of up to \$4,400, Nil (\$0) is retained by Life Stages Group, the full sums of \$687.50 and fees up to \$8,525 is paid to Your Future Advice. In both upfront and ongoing fee examples here, the exact amount Michael will receive is not ascertainable as he is paid a base salary plus bonuses.

#### Example for Risk Products

If you receive advice regarding insurance only, the SoA plan fee could be up to \$990 of which nil (\$0) is retained by Life Stages Group, the full sum (up to \$990) is paid to Your Future Advice. If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Life Stages Group would be \$990, of which Nil (\$0) is retained by Life Stages Group, \$990 is paid to Your Future Advice. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which Nil (\$0) is retained by Life Stages Group, \$330 is paid to Your Future Advice. Where a level commission option is selected, it could be as much as 33%, or \$495, of which Nil (\$0) is retained by Life Stages Group, \$495 is paid to Your Future Advice. In all scenarios with advice for insurance, whether the plan fee or commissions paid, the exact amount Michael will receive is not ascertainable as he is paid a base salary plus bonuses. All commissions have what is called a 'responsibility period' imposed by the risk product issuer. If the policy is cancelled within the 1<sup>st</sup> 24 months of inception commission is returned to the product issuer by Life Stages Group. If any insurance policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back or a sum equal to the 14 professional hours x \$200 + GST (ie. \$3,080 incl GST in total) for the services provided including the discovery, modelling, research, advice and implementation. Which ever is the lesser sum.

### Referral Fees

Your Future Advice allows its advisers the option to pay a referral fee of up to 10% of net upfront advice and implementation fees and, up to 10% of any upfront commissions payable by insurance provider(s). This referral fee is provided in lieu of a marketing fee arrangement. All referral fees will be disclosed in the Statement of Advice (SOA) provided to you.



**LIFE STAGES GROUP**

# Life Stages Group Pty Ltd

AFS Licence 551601

*POLICY DOCUMENT*

## PRIVACY POLICY

Version	Effective Date
3	20.06.2025

## OUR COMMITMENT

At Life Stages Group we recognise that your privacy is very important. Our business is governed by legislation protecting your personal information, including the Privacy Act 1988 and Australian Privacy Principles (APPs) Privacy Amendment (Enhancing Privacy Protection) Act 2012 which replace the National Privacy Principles established under the Privacy Amendment (Private Sector) Act 2000.

Our Privacy Policy sets out our commitment to the APPs and to protecting the privacy of the personal information that we hold. This Privacy Policy explains how we collect, use, disclose, and hold personal information and how to contact us if you have any queries about the personal information we hold about you.

We require all our staff (including our Authorised Representatives) to adopt our Privacy Policy.

A summary of the APPs is available by contacting our office or at the Office of the Australian Information Commissioner (OAIC) website, [www.oaic.gov.au](http://www.oaic.gov.au).

## WHAT IS PERSONAL INFORMATION?

"Personal Information" is information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not. Examples include an individual's name, address, contact number and email address.

"Sensitive information" is a special category of personal information. Sensitive information includes health information and information about an individual's race or ethnic origin, philosophical beliefs, membership of a professional or trade association and membership of a trade union.

## ANONYMITY AND PSEUDONYMITY

You have the option of not identifying yourself or using a pseudonym when dealing with Life Stages Group. However, in accordance with the Anti-money laundering and Know Your Client legislation set out in the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*, if you elect to not identify yourself in respect of any financial services that we offer, we will not be able to assist you in those circumstances.

## COLLECTION

As a provider of financial services, 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 and 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 employment history, employment circumstances, family commitments and social security eligibility and
- (f) health information (required for some types of insurance)

We generally will only collect sensitive information (e.g. health information) about you with your consent, unless we are otherwise required or authorised by or under law to do so.

If you provide us with personal information about another person, please make sure that you tell them about this Privacy Policy.

We are required pursuant to the following legislation to collect sufficient information to correctly identify our clients and ensure appropriate personal financial product advice is provided to them:

- Corporations Act 2001,
- Anti-Money Laundering and Counter-Terrorism Financing Act 2006,
- Taxation Administration Act 1953,
- Australian Securities and Investments Commission Act 2001,
- Superannuation Guarantee (Administration) Act 1992,
- Superannuation (Unclaimed Money and lost members) Act 1999

Failure to provide the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

Generally, collection of your personal information will be effected in either face to face interviews, over the telephone or by way of an online client engagement form. Additional and/or updated personal information may be collected through one or more of those methods as required.

Information may be received from 3<sup>rd</sup> parties such as mortgage brokers, property research groups, real estate agents, accountants, solicitors or referring entities. This information will usually be information that we determined could have been collected from you directly. However, should we determine otherwise and the information is not contained in a Commonwealth record, we will as soon as practicably possible either destroy or de-identify it as long as it is lawful to do so.

## **Collection of Government Identifiers**

### *Tax file numbers (TFN)*

This section applies (in addition to the rest of this Privacy Policy) if we ask for, or collect, your TFN. We are authorised to collect the TFNs of clients under applicable taxation, personal assistance and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the APPs. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN.

### *Medicare and other identifiers*

The above also applies to Medicare details and other government identifiers (not including TFNs). Life Stages Group will only request that this information be provided if it reasonably required for a purpose outlined in this Privacy Policy or as required by a government authority.

## **USE AND DISCLOSURE**

We will only collect, maintain and use Personal Information about you if it is necessary for us to adequately provide to you the services you have requested including:

- the preparation of your financial plan
- the provision of financial planning advice to you
- making securities and investment recommendations
- reviewing your financial plan
- reviewing securities and investment recommendations
- risk management

We will not use or disclose Personal Information collected by us for any purpose other than:

- the purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure; or
- where you have consented to such disclosure; or
- where the Australian Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

We are required under the rules of certain professional or industry bodies (including the Financial Advisers Association of Australia) to make certain information available for inspection by the professional or industry body on request to ensure ongoing compliance with professional standards. This may involve the disclosure of your personal information. We are also obliged pursuant to the Corporations Act to maintain certain transaction and

advice records and make those records available for inspection by the Australian Securities and Investments Commission (ASIC).

### **Direct Marketing**

We may use the personal information collected from you so we can contact you with information about our products and services, special offers, promotions and events that may be of interest to you.

We may contact you by email, mail or telephone. You can let us know at any time if you no longer wish to receive these communications by contacting us (using the contact details at the end of this policy) or using the unsubscribe facility in our communications. It may take some time for any request made to be effected. We ask that you please allow 2 weeks for your request to be actioned.

We may disclose your personal information to another financial planner during periods when this office is unmanned or closed so that you can be assured of receiving a continued service.

### **Disclosures**

#### *Financial product providers*

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.

#### *Agents and authorised representatives*

In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our agents or authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this Privacy Policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

#### *Overseas recipients*

Life Stages Group may also disclose personal information to overseas recipients. In most cases the information will be disclosed in the course of our monitoring and supervision activities, these activities are requirements under Corporations Act 2001 but in some cases the disclosure may be for advice preparation and or administrative purposes.

As at the date of this Privacy Policy, the location of any overseas recipients of personal information collected by Life Stages Group are located in Philippines. For Life Stages Group, in the course of administering and or preparing our advice for you the recipient of the personal information is most likely to be located in Philippines. In the case that we were to disclose your personal information to other overseas recipients located in another countries, you will be made aware of the countries in which recipients are likely to be located if it is practicable to do so.

If we do disclose your personal information to an overseas organisation, we will take reasonable steps to ensure that the overseas organisation complies with the APPs or the equivalent legislation in its jurisdiction.

#### *Sale of business*

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 mishandled or disclosed by them. In the event that a sale of our business is to take place and depending on the transaction type, the consent of the individuals concerned before the sale is made may be sort, all clients will be advised of the transfer of their personal information to the purchaser of the business.

## DOCUMENT SECURITY AND STORAGE

Your personal information is maintained securely and is generally held in your client file. Information may also be held in a computer database. We will seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

We may store your information in a cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held.

## ACCESS AND CORRECTION

You may at any time, request access to your personal information by contacting your adviser (our Authorised Representative) or Privacy Officer. We will (subject to the following exceptions) provide you with access to that information either 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 not provide you with access to your personal information if:

- (a) providing access would pose a serious threat to the life or health of a person
- (b) providing access would have an unreasonable impact on the privacy of others
- (c) the request for access is frivolous or vexatious
- (d) the information related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings

- (e) providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations
- (f) providing access would be unlawful
- (g) denying access is required or authorised by or under law
- (h) providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security

In the event we refuse access to your personal information, we will provide you with an explanation for that refusal.

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 which we hold about you is inaccurate, incomplete or outdated, you may contact us by any of the methods detailed below and provide to us evidence of the inaccuracy or incompleteness and we will, if we agree that the information requires correcting, take all reasonable steps to amend the information.

We will endeavour to respond to any request for document 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.

## INFORMATION COLLECTED ONLINE

Life Stages Group's web site may contain links to other web sites whose operator may or may not adhere to a privacy policy or be governed by the Australian Privacy Principles.

While it is not necessary to register your personal details to use our Web site, we do offer a registration service which will enable you to receive product and service updates, newsletters and other information. In the event you do register with us, we will collect personal information from you including your name and e-mail address.

If you have registered with us and you wish to update your registration details or decide, at any time, that you do not wish to receive any further information from us, you can give effect to this by following the instruction on the website or by contacting us directly.

Our Website may use cookies which allows us to identify your browser while you are using our site. Cookies do not identify you, they simply allow us to track usage patterns so that we can measure the level of interest in various areas of our site. All browsers allow you to be notified when you receive a cookie and elect to either accept it or not. Your Internet service provider should be able to assist you to set your preferences.

## PRIVACY COMPLAINTS

This Privacy Policy and the legislation which governs it has been established to promote and protect your privacy rights. If you believe your personal information has been mishandled, there has been a breach of your privacy or you have any concerns about the manner in which we have collected your personal information, you may lodge a complaint directly with our Privacy Officer by contacting us on the details below. Your complaint will be thoroughly investigated and responded to within 30 calendar days. We endeavour to resolve all complaints and encourage our clients to resolve complaints directly with our organisation. However, if you are not satisfied with our response, you can contact us to escalate your concerns or lodge a complaint with the Australian Information Commissioner by visiting [www.oaic.gov.au](http://www.oaic.gov.au), calling 1300 363 992 or by emailing [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au).

## CHANGES TO THIS PRIVACY POLICY

From time to time, it may be necessary for us to review and revise our Privacy Policy. We may notify you about changes to this Privacy Policy by posting an updated version on our website. We encourage you to check our website from time to time to ensure you are familiar with our latest Privacy Policy.

## CONTACT US

If you have any further enquiries regarding privacy issues or require further information relating to our Privacy Policy, please contact our Privacy Officer, Samantha Osborne.

Business Address – 3 Wallina Avenue, Belrose NSW 2085

Postal Address – PO Box 295, Belrose West NSW 2085

Telephone: 0438 88 55 22

Email: [contact@lifestagesgroup.com.au](mailto:contact@lifestagesgroup.com.au)

## ADDITIONAL PRIVACY INFORMATION

Further information on privacy in Australia may be obtained by visiting the website of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

## VERSION CONTROL

Version	Commencement Date	Summary of Changes
3	20.06.2025	Add APPs website to page 2 Add sub headings under disclosures
2		Reviewed - No changes
1	22.11.2023	Original