



Financial Services Guide



Integrity Financial Planners Pty Ltd
australian financial services licence 225051

Represented by
Lowe Financial Group Pty Ltd
authorised representative no. 246851

Gerard Lowe
authorised representative no. 226542

Angie Bourke
authorised representative no. 319639

authorised and issued by
Integrity Financial Planners Pty Ltd 1st February 2008

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THE PURPOSE OF OUR FINANCIAL SERVICES GUIDE

The purpose of this Financial Services Guide (FSG) is to explain to you the services Integrity Financial Planners Pty Ltd provide along with any fees or commissions associated with our services.

You may receive other disclosure documents from Integrity Financial Planners Pty Ltd. These may include:

- Statement Of Advice – This document sets out our understanding of your current circumstances, any financial planning advice and recommendations made to you along with full disclosure of any fees or commissions that may be charged to you.
- Product Disclosure Statements – These documents provide details regarding the financial products that have been recommended to you. They include any fees and charges associated with particular products.

ABOUT LOWE FINANCIAL GROUP (LFG) AND YOUR ADVISER

Lowe Financial Group is a privately owned company with Gerard and Peter Lowe as the directors.

Established in 1986, Lowe Financial Group provides risk insurance recommendations and solutions in the areas of business protection, estate planning, business succession and personal insurance requirements, ensuring that you have the appropriate portfolio to meet your personal circumstances.

Gerard Lowe joined Lowe Financial Group in 1988. Gerard holds a Diploma in Financial Services together with an Advanced Diploma in Financial Services. In addition to this, Gerard is involved in establishing a young advisers national forum, which assists in new advisers to the industry establishing their business and ongoing training in specific areas as required.

Angie Bourke commenced with LFG in 2001 and has become an authorised representative in 2007 and is continuing her studies in the Diploma of Financial Services, which enables Angie to manage the daily operations of the office, together with being instrumental in assisting clients with changes in policies in particular assisting our clients with their initial and continuing claims management.

Lowe Financial Group and your adviser are authorised representatives of Integrity Financial Planners and Integrity Financial Planners is responsible for their advice.

Making it easy for you

At Lowe Financial Group we cut through the myriad of insurance products offered by all the Insurance Companies and provide you with easy to understand information with regards to products appropriate to your circumstances.

We also assist you in completing the appropriate applications and work with you to have your applications accepted by the insurance company, by arranging you to have the required medical examinations and blood tests - if requested by the insurer.

SERVICES PROVIDED BY YOUR ADVISOR

Gerard Lowe is authorised to provide you with advice and implementation of financial products in the areas of:

- Life risk products
- Income protection
- Superannuation
- Interests in managed investment schemes
- Deposit and payment products

Angie Bourke is authorised to provide you with advice and implementation of financial products and claims processing in the areas of:

- Life Risk products
- Income Protection

ABOUT INTEGRITY FINANCIAL PLANNERS

Integrity Financial Planners is a privately owned financial planning business.

We provide financial advice to help you improve your lifestyle by building wealth and/or protecting assets, depending on your particular needs.

It is important that you have confidence in your financial wellbeing and in your financial arrangements. Integrity Financial Planners will give you that confidence, drawing on the expertise of professional advisers and delivering a quality service.

Integrity Financial Planners has a network of qualified and experienced advisers working in established financial planning and accounting practices throughout Victoria and New South Wales.

Your adviser is an authorised representative of Integrity Financial Planners and IFP is responsible for their advice. All authorised representatives have been individually assessed

as having the competencies, knowledge, skills and integrity necessary to deliver quality financial services and advice to our clients.

SERVICES WE PROVIDE

Integrity Financial Planners provide clients with:

- Personal financial advice and recommendations
- Implementation of financial strategies and placement of financial products
- Ongoing financial advice and review of financial strategies

IFP is licensed to provide advice regarding the following financial products and to arrange the placement of these products on your behalf:

- Deposit and payment products such as term deposits and bank accounts
- Government debentures, stocks or bonds
- Sharemarket investments and securities
- Investments in managed funds and managed investment schemes
- Superannuation and rollover funds
- Life insurance products

WHAT ELSE CAN YOU EXPECT TO RECEIVE?

Personalised Advice to Suit your Needs

Our advice will be tailored to meet your individual circumstances and objectives. We do not use a “one size fits all” formula for our clients. Lowe Financial Group and Integrity Financial Planners will strive to provide the advice that we believe is most appropriate to assist you in achieving your aims and objectives. And as a smaller group we can adapt our services to meet your particular needs.

Lowe Financial Group and Integrity Financial Planners are both privately owned, with no ownership ties to any fund manager, insurance company or financial institution. We are not required or influenced through ownership to recommend or direct you toward any particular financial products.

To ensure advice is appropriate to your needs, we will ask you for personal information. Of course you have the right not to divulge information but you should carefully consider any warnings we give you regarding possible consequences of us not having complete knowledge of your circumstances.

Complete Advice

We have access to accountants and taxation experts as well as associations with finance, legal and insurance professionals. Whatever your need for financial related advice, your adviser will be able to assist, either directly or through referral to appropriate specialists.

Clear and Documented Advice

Advice provided by Integrity Financial Planners and its representatives shall be documented in a Statement of Advice. Similarly all instructions from clients are to be confirmed in writing.

Note: Integrity Financial Planners will not normally provide advice by phone or act on telephone instruction unless such circumstances are supported by written instructions.

Where we do not provide you with a written SOA, we are required to maintain a Record of Advice, which are our own notes (including Digital Voice recording) regarding the advice we have provided to you. These notes are available to you, upon your request.

Confidence in the Advice of Experienced and Licensed Professionals

Integrity Financial Planners is responsible for any financial product advice provided to you by our authorised representative.

All our advisers have considerable experience and training. They include people with diverse backgrounds and specialist expertise, including practising accountants, university lecturers, insurance advisers and investment professionals.

The Corporations Law governs activities of investment advisers and only licencees or their representatives may provide financial product advice. Integrity Financial Planners holds an Australian Financial Services Licence, issued by the Australian Securities and Investment Commission. Licensing ensures you are advised by an appropriately qualified person and that advice is properly researched. A copy of our AFS Licence is held in the offices of all representatives and may be inspected on request.

Integrity Financial Planners is a Principal Member of the Financial Planning Association of Australia Ltd (FPA). The FPA sets high professional standards that we must adhere too.

LFG is a member of the Association of Financial Advisors (AFA), which enhances the education particularly in the areas of Risk Insurance.

HOW WILL I PAY FOR THESE SERVICES?

Integrity Financial Planners will receive commissions and renewal/trail commissions from the insurance companies and fund managers.

Initial Consultation

Your initial consultation will be free. This will include a discussion of your financial circumstances and objectives and possible solutions to your financial challenges. During this discussion we will agree whether or not to proceed with the development of written recommendation.

Insurance Advice

You do not pay us for this advice, we receive a commission from the insurance provider.

Implementation of our Recommendations

When you decide to proceed with our recommendations and the insurance provider has issued a policy document, IFP will receive a commission for the initial establishment of this policy.

The commission is 75% – 100% of the premium and varies from provider to provider and is set down by the product provider. We do not add to the premium. As an average we would receive 80% of the first year's premium, after fees and charges. For example on a term life product with a premium of \$300.00, this would equate to \$180.00.

Ongoing Advice and Recommendations.

We provide you with the ability to review your insurance and/or investment portfolio as often as required and would recommend that a review be conducted at least every 2 years.

There is no fee charged for the ongoing advice and recommendations, although we will receive a trail/renewal commission from the product providers. This would be 5% – 23%, after fees and charges, of the premium and varies from Provider to Provider. For example, at a trail commission rate of 20%, if the premium was \$300.00 per year this would equate to \$45.00 per year (nett of policy fees).

Who has an Interest in these Services?

Product providers or managers may deduct management and administration fees from the products recommended by Integrity Financial Planners (IFP). Such fees must be disclosed by the product providers in the Product Disclosure Statement.

Fees paid by you for our services and commissions and brokerage paid by product providers or intermediaries, shall be paid to Integrity Financial Planners. These amounts shall be paid by IFP to Lowe Financial Group or associated entities. IFP may retain an amount agreed with LFG to meet licensing costs.

Gerard and Angie are employees and shareholders of Lowe Financial Group as such are paid a salary from LFG and will participate in profits of LFG.

Integrity Financial Planners and its representatives may receive profit share or volume based remuneration from some product suppliers. This may result in payments to IFP and your adviser based on the overall level of business or funds placed by IFP or its representatives in particular products or with particular product providers. Any such interests in recommended products shall be disclosed in the Statement of Advice.

Lowe Financial Group and Integrity Financial Planners both maintain a register of Alternative Benefits outlining any such benefits that may be received. We also maintain a register of any potential conflicts of interest that we may have. These registers may be viewed on request.

Integrity Financial Planners and its representative may participate in ongoing cumulative reward programs and receive cash and non-cash benefits in relation to specific products. Non-cash benefits may include attendance at functions, conferences and training sessions provided by product suppliers or the provision of business services to IFP or your adviser at reduced cost. If applicable, the products and associated benefits shall be disclosed in the Statement of Advice.

GST may be paid in addition to the amounts shown above.



WHY DO BUSINESS WITH US?

Years of Experience

Gerard has been involved with Lowe Financial Group for 20 years as an adviser. Angie joined Lowe Financial Group in October, 2001.

Family Business

Gerard has continued the family business which was established by his father over 30 years ago. Angie joined Gerard in 2001, providing professional insurance advice to business owners and individuals, which provides you with access to our continuation of strong knowledge and ethics.

Claims Management

In the event of a claim, we will work with you to ensure that your claim is completed quickly and efficiently.

Ongoing Training

Lowe Financial Group is dedicated to staying in tune with the industry. We are committed to continuing education in the Diploma of Financial Planning and ensure that we exceed the minimum industry requirements.

Ongoing Care & Regular Reviews

We constantly monitor the market place and your insurance portfolio, providing an annual review to ensure that you have appropriate insurance portfolio for your requirements.

Industry Involvement

Gerard & Angie have a strong working relationship with several of the major insurance companies and are part of product design and compliance. Gerard also has been instrumental in developing a national young advisors group assisting the development and continuation of the industry.

Newsletters

You will receive regular newsletters which keep our clients informed and up to date with Lowe Financial Group and the industry.

Professional Alliances

Lowe Financial Group has associations with Accountants, Solicitors and Financial Planners to assist in providing a total advisory service. We are also extremely happy to work in conjunction with your current advisors to ensure a total professional outcome.

Business Advice

Lowe Financial Group offer professional advice to businesses and directors in the area of Buy/Sell agreements, Key-person Insurance and succession planning, ensuring that your business will continue to operate.

Personal Advice

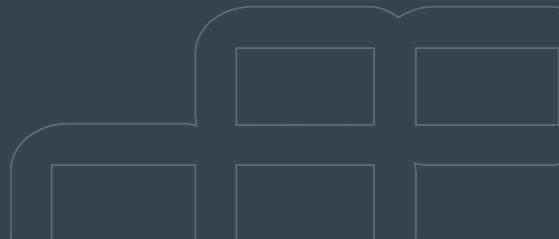
Providing professional and appropriate advice to individuals and families to ensure that you maintain your quality of life in the event of death, trauma or injury and/or illness.

Plain English Advice

We are committed to providing you with a plain English written recommendation and portfolio based on your personal requirements.

Protecting your Income

As a priority we look to ensure that your income will continue if you are unable to work due to an accident or illness. As your income is your greatest asset, continuation of your income is fundamental to your future financial goals and objectives.



RESOLVING A COMPLAINT OR CONCERN

If you have a concern about services provided by Integrity Financial Planners or one of our representatives, we will try and resolve your issues quickly and fairly. To allow us to do so you will need to take the following steps:

- 1 Contact your adviser about your concerns.
- 2 If a complaint is not satisfactorily resolved in 3 days, contact:

The Compliance Manager
Integrity Financial Planners
PO Box 1140, Croydon, Vic. 3136.
or **phone (03) 9723 0522**

- 3 Integrity Financial Planners is a member of the Financial Industry Complaints Service (FICS). If the outcome of the above steps is not satisfactory FICS will undertake an independent review of your concerns and we agree to be bound by their determination.

Financial Industry Complaints Service
31 Queen Street, Melbourne
PO Box 579, Collins Street West, Melbourne Vic 8007
phone 1300 78 08 08

4 Lowe Financial Group respects your privacy. A copy of our Privacy Statement is available from our website www.lowefinancial.com

Alternatively you can obtain a copy by calling us on (03) 9587 5188 or asking for a copy from a staff member in our office.

5 Integrity Financial Planners maintains Professional Indemnity insurance. Our insurance policy covers services provided by our authorised representatives under IFP's license and within the scope of the representative's authority. For as long as IFP has such an insurance policy in place, past services provided by our representative (or any previous representative) will be covered under this policy. This means that at some time in the future, should you have a claim in relation to the services provided by IFP or its representative, there is insurance in place to fund compensation payments. This is subject to any such claim being covered by the conditions of the policy. Details of this policy and items covered may be obtained from your adviser.



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