

Adviser Profile

Super Advice Corporate Services Pty Ltd

Corporate Authorised Representative of Gallagher Benefit Services Pty Ltd

Version 1.0, Issued 1 September 2018

This profile is part of the Financial Services Guide (FSG) and is only complete when the FSG is attached.

Joshua Lenz

Your financial adviser, Joshua Lenz (ASIC number 1002583), is an authorised representative of Gallagher Benefit Services Pty Ltd.

Phone: 1300 557 782

Email: Joshua@super-advice.com.au



Education and qualifications

- Certified Financial Planner®
- Master of Financial Planning
- Margin Lending Facilities
- Bachelor of Science in Microbiology

Josh has the assistance and support from the Super Advice support staff. Please feel free to call upon the support staff team at any time for information in relation to the processing of applications and any general enquiries.

Experience

Josh has over 8 years experience in the financial services industry as a financial adviser. He previously worked at National Australia Bank (NAB) as a Senior Financial Adviser where he serviced a range of clients with advice on investments, superannuation, retirement planning, taxation, life insurance, Centrelink, estate planning and debt management.

Memberships

Josh is a member of the Financial Planning Association of Australia (FPA).

Advice Josh can provide

Josh can provide you with strategic advice as well as arrange the types of financial products listed below.

Josh can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Strategies

- Superannuation planning
- Retirement planning
- Risk and insurance analysis
- Savings and wealth creation strategies
- Investment planning
- Gearing strategies

Products

- Deposit and payment products
- Superannuation
- Life products including:
 - Investment life insurance products; and
 - Life risk insurance products
- Securities
- Interests in managed investment schemes including investor directed portfolio services
- Standard margin lending facilities
- Retirement Savings Accounts

Service fees

We are committed to providing you with comprehensive service and advice to ensure that you meet your stated objectives.

Additional services are obtainable from Super Advice Corporate Services Pty Ltd charged to you at the following hourly rates:

- \$330 per hour for a financial planner.
- \$220 per hour for an associate financial planner and / or paraplanner.
- \$110 per hour for administrative support.

Please refer to the Financial Services Guide for a detailed explanation of other fees that may be payable for any financial advice provided to you.

How Josh is paid

Super Advice Corporate Services Pty Ltd is owned by Gallagher Benefit Services Pty Ltd. Gallagher Benefit Services Pty Ltd will retain 100% of the gross revenue received for the recommended financial services and/or products.

Josh is a salaried employee of Super Advice Corporate Services Pty Ltd. Josh may be eligible to receive a performance bonus from Super Advice Corporate Services Pty Ltd.

Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers and brokers to review customers' needs and circumstances from time to time, including other companies within the Arthur J. Gallagher Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Arthur J. Gallagher Group in providing financial advice and services to you;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Super Advice Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Super Advice Privacy Policy. The Super Advice Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles. For a copy of Super Advice's Privacy Policy please contact us.

Our contact details

Super Advice Corporate Services Pty Ltd

ABN: 89 064 182 556
CAR: 245602
Street Address: L3, 8 Outram Street, West Perth WA 6005
Postal Address: PO Box 519, West Perth WA 6872
Phone: 1300 557 782
Email: service@super-advice.com.au
Website: www.super-advice.com.au

Gallagher Benefit Services Pty Ltd

ABN: 49 611 343 803
AFSL: 488001
Address: Level 12, 80 Pacific Highway
North Sydney NSW 2060
Phone: 1300 850 757
Email: GBSAU_admin@ajg.com.au
Website: www.ajg.com.au

Changes to this Adviser Profile

Information in this document may change from time to time. We may make such changes by amending the Adviser Profile and publishing an updated version on our website. You may also obtain a printed copy of the updated information by calling 1300 557 782.