Business profile

Adviser profile version:

Version 3.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides 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 on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

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About our licensee

futuro

Partners in Investment and Growth

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Futuro is responsible for the services provided by any of its authorised or credit representatives.

About our practice

Lewis Financial Management Pty Ltd ('Lewis Financial Management Pty Ltd') ABN 77 115 323 898 is a Corporate Authorised Representative No.331704 of Futuro Financial Services Pty Ltd.

Our contact details

Trading Name	Lewis Financial Management Pty Ltd
Business Address	33/1 Jordan Street GLADESVILLE NSW 1675
Postal Address	PO Box 573, GLADESVILLE NSW 1675
Telephone	(02) 9817 2266
Fax	(02) 8324 6445
Web	www.lewfin.com.au

About our team

Lewis Financial Management was established in 2005 to provide a comprehensive accounting, taxation and financial planning service.

As a CPA Business, we have the experience and skills to provide a complete solution for our clients' financial and lifestyle goals. We keep up to date with the continually changing regulatory and legislative world through ongoing training; so that our clients can rest assured that our advice is of the highest level.

With over 25 years accounting and taxation experience and over 15 years financial planning experience, we have been through the good times and bad and we know how to steer through both.

We simply aim to provide great service and advice that you can rely on. We have a dedicated team of advisers, paraplanners and support staff to help deliver quality financial planning services to you. Details of our staff can be found on our website.

Advice fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our advice fees (inclusive of GST) include charges for the following advice services:

Initial consultation (1 hour)	At our cost
Advice hourly rate	$330 per hour (minimum)
Initial advice	$1320 (minimum)
Advice implementation	$990 (minimum)
Ongoing advice	Up to 1.1% of investible assets OR fixed fees as arranged
Additional advice	$330 per hour

Fixed fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

Commissions

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and at 1 Jan 2020 is as follows

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

How are we paid

Lewis Financial Management Pty Ltd is entitled to 100% of all revenue generated by its advisers, both initial and ongoing from which Futuro Financial Services Pty Ltd deducts a 'Fixed Licensee Service Fee' each month. This includes investment and strategy research, continuing education, compliance consulting and business coaching and professional levies, allowing us provide you with the highest quality service and advice.

Other benefits I receive

Nil

Relationships and associations

Nil

Adviser profile

About me

My name is **Andrew Lewis** and I am an authorised representative No.291879 of Futuro Financial Services Pty Ltd.

Education and Qualifications

Dip.FP, B. Com, CPA®

Experience

Commencing work in the financial planning industry in 1996 he joined Futuro Financial Services in 2008. Before this he gained over 10 years' experience in business management and accounting.

Memberships

Certified Practicing Accountants of Australia (CPA), Association of Financial Advisers (AFA)

My contact details

Telephone	(02) 9817 2266
Fax	(02) 8324 6445
Mobile	0419 168 482
Email	andrew@lewfin.com.au

Why should you choose me

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Advice I can provide

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

I 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 we can provide advice about a single issue so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

Strategies

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

Financial Services Products

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- tax effective investments
- superannuation and retirement savings accounts
- self-managed super funds (including limited recourse borrowing arrangements)
- margin lending

How I am paid

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.