



# LCI WEALTH

## FINANCIAL PLANNING

### **FINANCIAL SERVICES GUIDE (Part 2)**

#### **Adviser Profile**

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The financial services offered in this Guide are provided by:

**James Richard Trethewie** Authorised Representative No 418172

LCI Wealth Pty Ltd ACN 124 037 136

Suite 8.03, Level 8, 20 Bridge Street, Sydney 2000

Phone (02) 9891 6044 Fax (02) 9891 6146 Email [james@lciwealth.com.au](mailto:james@lciwealth.com.au)

## About Your Adviser Profile

We understand how important financial advice is and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and charging model used by James Richard Trethewie (James Trethewie), Authorised Representative No. 418172 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage James to prepare financial advice for you.

**James Trethewie operates under LCI Wealth Pty Ltd  
Corporate Authorised Representative No. 1246264**

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

## About LCI Wealth Pty Ltd

LCI Wealth is a provider of financial planning advice tailored to meet the needs and goals of individuals and small business.

Years of working with highly successful individuals has proven that many are so busy with their businesses and other commitments that they neglect to focus on their own financial needs.

We can work with you to develop and implement a comprehensive financial strategy and assist you to maintain and grow your wealth.

## About Your Adviser

I have been providing financial advice since 2011, where I started through AMP Horizons academy, and it naturally runs through my veins, with Dad recently celebrating his 50<sup>th</sup> year as a financial adviser.

I started in the industry after working initially in trade and imports for a global company after graduating from university. For me I have always been passionate about helping people and sought a rewarding career with life-long relationships and clients, where you are able to really make a positive difference & positive impact in client's lives. Where you are there with them through all major events (a partner for life), from new children and additions in the family, weddings, new or first homes, investments, career changes, starting or growing their own business, also for the tougher times too such as medical events or death or divorce, and intergenerational transfer of wealth and helping clients' children. For me being there with clients for the long term is so rewarding, and I love what I do as a financial adviser, seeing clients and their families grow, and advising on all aspects of holistic, values and goals based financial advice.

It's been amazing having a father with such experience, as there's a vast wealth of knowledge that he's been able to pass on to me, and I've also been able to share some of my own knowledge back with him, especially around new technologies and ways of working.

My qualifications and work experience are available in detail on LinkedIn - <https://au.linkedin.com/in/jamestrethewie>

In summary, I hold a Diploma in Financial Services (Financial Planning), a Bachelor of Business, as well as many other qualifications and studies relevant to financial services industry.

I am a Justice of the Peace in NSW, Commissioner of Declarations in QLD.

I have worked in a range of businesses in the industry, from AMP Horizons Academy and professional year, boutique stand-alone HNW financial advice firms, financial advice within a Private Bank for Big 4 and incorporated multi-division boutique firms such as LCI Partners which has a range of services such as accounting, lending, legal, insurance, and financial advice.

I have also worked with businesses, individuals, families, university students, to high-net-worth (HNW) individuals and CEOs of listed companies. All have equipped me with the knowledge and experience being where I am today, in helping you and your family achieve your long-term goals and objectives.

**James Trethewie**

Authorised Representative No. 418172

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Remuneration payments are made to The Trustee for LCI Wealth Unit Trust ABN 70 373 413 919.

Address: **CBD**  
Suite 8.03, Level 8,  
20 Bridge Street  
Sydney NSW 2000

**PARRAMATTA**  
Level 3, 239 Church Street  
Parramatta NSW 2150

**SYDNEY SOUTH**  
Suite 10, Level 2,  
2-4 Northumberland Rd,  
Caringbah NSW 2229

Postal: PO Box 3003  
Parramatta NSW 2124

Phone: (02) 9891 6044

Email: james@lciwealth.com.au

Web: www.lcipartners.com

## Financial Services Your Adviser Provides

The financial services and products which James can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

## Fees and Payments

James is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

**Fee for service** - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

**Commission** – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

**Our fees and charges** vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide James's advice fees are \$550 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.