



# LEADERS

The Leaders Investment Manager Pty Ltd  
ABN: 36 003 627 085  
AFSL Licence No. 240776

Leaders Taxation & Superannuation Services Pty Ltd  
ABN: 26 144 023 914  
Tax Agent No. 13324009

Level 14, 52 Phillip St, Sydney NSW Australia 2000  
M: GPO Box 1990 Sydney NSW 2001  
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P: 02 9252 6000 F: 02 9475 0096  
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## Financial Services Guide

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**This Financial Services Guide was prepared on 1 July 2024 and its distribution is authorised by The Leaders Investment Manager Pty Limited**

The Leaders Investment Manager Pty Ltd ABN 36 003 627 085  
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# LEADERS

THE LEADERS INVESTMENT MANAGER LIMITED (*Leaders*)

The Leaders Investment Manager Pty Ltd  
ABN: 36 003 627 085  
AFSL Licence No. 240776

## FINANCIAL SERVICES GUIDE (FSG)

Leaders Taxation & Superannuation Services Pty Ltd  
ABN: 26 144 023 914  
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1<sup>st</sup> July 2024

Level 14, 52 Phillip St, Sydney NSW Australia 2000  
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This Financial Services Guide is an important document for **retail** investors.

You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

This **Financial Services Guide (FSG)** is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a **Statement of Advice (SOA)** when we first provide you with personal advice, (advice that takes into account your objectives, financial situation and needs). The SOA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous SOA and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

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 (PDS)** containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

A **Fee Disclosure Statement (FDS)** will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period.

Should you commence an **Ongoing Fee Arrangement** for the first time after 1 July 2013 (or in circumstances where the Ongoing Fee Arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the Ongoing Fee Arrangement.

You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

If you have any questions about this FSG or the financial advice, investment and/or risk insurance products or services provided, please contact your adviser.

**1. Who will be providing the financial service to me?**

**Licensee**

The Leaders Investment Manager Limited  
ABN: 36 003 627 085  
Australian Financial Services Licence Number: 240776  
Address: Level 14, 52 Phillip Street, SYDNEY NSW 2000  
Tel No: 02 9252 6000  
Fax No: 02 9475 0096

Email: [mail@tlim.com.au](mailto:mail@tlim.com.au)

**2. Who is my adviser?**

Your adviser is an Authorised Representative of *Leaders* and is authorised to provide financial services to you on behalf of *Leaders*. Therefore *Leaders* will be responsible to you for any financial services that your adviser provides.

**Adviser: Russell Lloyd Lees**

Corporate Authorised Representative: Kauri Wealth Management Pty Ltd (CAR #001280146)  
ABN: 32 633 817 204 AFS Representative Number: 1001046  
Address: Level 3/534 Church Street, Cremorne, Vic 3121  
Postal: PO Box 2182, Richmond, Vic 3121  
Mobile: 0439 852 963

Email: [russell@kauriwealth.com.au](mailto:russell@kauriwealth.com.au)

Kauri Wealth Management Pty Ltd is a corporate authorised representative of The Leaders Investment Manager Pty Ltd.

**3. What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?**

*Leaders* is authorised under its Australian Financial Services Licence to offer services to you in the following products.

- Deposit products
- Government Debentures, Stocks & Bonds
- Derivatives limited to old law securities options contracts and warrants
- Interests in Managed investment Schemes including investor directed portfolio services
- Standard Margin Lending facilities
- Securities
- Superannuation
- Life Insurance

**4. Who do you act for when you provide financial services for me?**

We act for you and *Leaders* is responsible for the financial services provided to you.

**5. How will I pay for the service?**

The cost of providing financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your adviser provides a recommendation for a financial product or services, your adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- Commission payments from product providers where applicable; or
- A combination of any of the above

All fees or commissions are initially paid to The Leaders Investment Manager before being distributed in full to your adviser or to the relevant Practice.

#### **6. *What are the fees and commissions Leaders receives?***

The cost of providing our service to you will depend upon the nature of the service provided. *Leaders* and your adviser may receive some or all of the following types of remuneration

##### **Fee for Service**

Your adviser may charge you an upfront Fee for Service based on either

- the time he/she spends developing your SOA
- a fixed dollar amount
- the value of funds invested; or
- a combination of these methods

If you are charged a Fee for Service, your adviser may give rebate to you part or all of the commission that *Leaders* and your adviser would otherwise receive. Your adviser will invoice you for the relevant fee when your SOA is prepared.

Alternatively, your Adviser may invoice you for an ongoing service which may be calculated as a percentage of your total funds under advice. Your adviser will provide you with further details where relevant. The Leaders Investment Manager will typically apply a fee of 1.00% to 2.00% p.a. of your Funds Under Management (FUM). As an example, if your portfolio balance is \$100,000 and the Leaders Investment Manager applies a fee of 1.50% p.a. this would equate to a \$1,500 advice fee.

##### **Notification to you of specific details about fees**

The basis and amount of all fees will be fully set out in the Wealth Management Engagement Letter and SOA and explained by your adviser prior to the implementation of investments.

An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

#### **7. *Do any relationships or associations exist which might influence you in providing me with the financial services?***

*Leaders*, does not have any association with any product issuer that could be expected to influence us in the provision of the financial services.

The exact amounts of any fees, commissions, bonuses or other incentives received by the licensee will be included in the SOA that will be provided to you or disclosed orally at the time we provide any further advice.

#### **8. *Will you provide me advice, which is suitable to my needs and financial circumstances?***

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You have the right not to divulge this information to us, if you do not wish to do so. However if you do not provide this information the advice you receive may be general in nature, and may not be appropriate to your needs and financial circumstances.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

**9. What should I know about the risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

**10. What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs.

We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is available from your adviser.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

**11. Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

**12. Who can I complain to if I have a complaint about the provision of the financial services to me?**

*Leaders* has in place Professional Indemnity Insurance that is required by the Corporations Act 2001 and which meets ASIC's requirements and covers present and past representatives.

If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your adviser and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 5 days, please ring *Leaders* on 02 9252 6000, or put your complaint in writing and send it to *Leaders*. Your complaint should be finalised within 45 days of receipt of your complaint.

*Leaders* is a member of the Australian Financial Complaints Authority (AFCA).

If the complaint cannot be settled to your satisfaction you have the right to complain to Australian Financial Complaints Authority (AFCA).

This service is free of charge to you and AFCA can be contacted on:

P: 1800 931 678  
E: info@afca.org.au  
W: www.afca.org.au  
M: GPO Box 3, Melbourne Victoria 3001.

## PRIVACY - HOW IS MY PERSONAL INFORMATION DEALT WITH?

The privacy of your personal information is important to Leaders. Presently, telephone conversations with your Adviser are not recorded however, if this changes, you will be notified.

## COMPLAINTS

If you have a complaint about the services, advice, or any matter provided by Leaders or your Adviser, you should take the following steps:

- Contact your Adviser and discuss the complaint directly, and
- If you do not feel comfortable discussing the complaint with your Adviser or your complaint is not satisfactorily resolved within two (2) business days, please telephone Leaders and ask to speak to our Complaints Officer. We suggest you put your complaint in writing at this time so that the issues are fully documented and understood by the parties. Your complaint should be addressed to:

The Complaints Officer  
The Leaders Investment Manager Pty Ltd  
GPO Box 1990  
SYDNEY NSW 2001  
Tel: 02 9252 6000

Leaders will review your complaint within 30 days and attempt resolution. If you are still not satisfied with the outcome, you may take your complaint to an external dispute resolution scheme. Leaders is a member of the scheme operated by the Financial Ombudsman Service. You should write to:

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Tel: 1300 780 808

You may also wish to consult ASIC in relation to your complaint. ASIC's website contains information on complaining about companies and people and describes the types of complaints handled by ASIC. ASIC's details are as follows:

Tel: 1300 300 630  
Email: [infoline@asic.gov.au](mailto:infoline@asic.gov.au)  
Website: [www.asic.gov.au](http://www.asic.gov.au)

## COMPENSATION ARRANGEMENTS

Leaders has adequate professional indemnity insurance in place to cover it for the financial services it provides, having regard to the following:

- Leaders maximum liability under the Financial Ombudsman Service of which it is a member.
- Volume and nature of Leaders business.
- Number and kind of clients, and
- The number of Advisers it has.

If you require further information about our compensation arrangements please contact Leaders Head of Compliance.