

Lambert Group

FUTURE PLANNING

your world is worth protecting

Financial Services Guide

Version 15.0 | 27 August 2025

Lambert Group Management Pty Ltd

AFSL Number: 525558

@ afsl@lambertgroup.co

lambertgroup.co

SYDNEY

9/2 -4 Merton Street
Sutherland NSW 2232

02 9542 6577

CANBERRA

Unit 1, 8 Brisbane Avenue
Barton ACT 2600

02 6286 3340

Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers.

Where we prepare a Statement of Advice we will always provide you with a copy.

Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Lack of Independence Disclosure Notice

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- (i) deposit and payment products limited to:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products;
- (ii) debentures, stocks or bonds issued or proposed to be issued by a government;
- (iii) life products including:
 - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iv) interests in managed investment schemes including:
 - (A) investor directed portfolio services;
- (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- (vi) securities;
- (vii) standard margin lending facility; and
- (viii) superannuation.

Products we may advise you about therefore include:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Aged Care
- Self Managed Super Funds

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

About Us

Lambert Group Future Planning Pty Ltd ABN 83 628 314 778 is a Corporate Authorised Representative of Lambert Group Management Pty Ltd ABN 52 643 209 670. The Financial Services we offer are provided by Lambert Group Future Planning Pty Ltd Authorised Representative No. 001267694.

The following financial advisers are authorised to provide the financial services referred to in the "Our authorised services and the kinds of financial products they relate to" section of this FSG to you on behalf of Lambert Group Management Pty Ltd.

DEWALD BURGER

Authorised Representative No. 001001257

RONALD LAMBERT

Authorised Representative No. 000239971

JEREMY YOUNG

Authorised Representative No. 001002243

Remuneration for those authorised services

You can pay for the services you receive on a fee for advice basis. This allows you to know that you are paying for our advice irrespective of any product you use, clarifies the services you are entitled to, and ensures all recommendations are driven by your needs.

INITIAL CONSULTATION

At our expense.

STATEMENT OF ADVICE PREPARATION & IMPLEMENTATION

The fee for preparation and / or implementation of a Statement of Advice will typically depend on the level of complexity and the advice provided. The fee will be agreed with you prior to preparation of the Statement of Advice.

ONGOING FEE FOR ADVICE

If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of ongoing advice and the services provided. Ongoing fee arrangements will be agreed with you in writing in advance.

AD HOC ADVICE

Any adhoc advice will be done on a scope and quote basis. Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$330 (inclusive of GST) may apply.

INSURANCE PRODUCTS

The relevant insurer will pay initial commission between 0% and 66% (inclusive of GST) and ongoing commission between 0% and 30% (inclusive of GST) of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

Referral arrangements

If you have been referred to us or we refer you to someone else, we may have arrangements in place to pay or receive a referral fee, commission, or other benefit. Details of any arrangement will be provided in our advice to you.

Related entities, associations and relationships

LDK Holdings Pty Ltd, Lambert Group Management Pty Ltd and Lambert Group Future Planning Pty Ltd (together, **Lambert**) is wholly owned by Invest Blue Finance Pty Ltd ACN 661 784 541 (**Invest Blue Finance**), which is a wholly owned subsidiary of Invest Blue Pty Ltd ACN 001 874 744 (**Invest Blue**). These parent entities have extensive related body corporates, associations and relationships with other financial planning credit, legal, insurance, aged care and accounting businesses.

Invest Blue is a wholly owned subsidiary of Ironbark Investment Partners Pty Ltd ACN 136 679 215 (**Ironbark**), which has interests in diversified financial services businesses.

Lambert, through Invest Blue, Ironbark, its own associations, relationships and/or its related body associations and relationships, may receive benefits by referring you to our related companies, related party products and or ancillary specialist services. If this is applicable to you, we will only do this where this is in your best interest and we will disclose the entity, product or service where we receive any additional benefit, or it is seen as a potential or perceived conflict in your advice documents such as your SoA or RoA.

Authorised representatives and/or staff employed in our business may also hold shares in Ironbark, whose revenue and profit and therefore dividends to shareholders, may be favourably affected by provision of products or services that we and other Ironbark companies provide to you (which may include diversified financial services).

Special Instructions you can provide to us

If you want to make changes to your financial plan or provide other instructions, please contact us. Generally, you will need to give us instructions in writing (e.g. fax, email or letter) or another method agreed with us.

Disputes handling

OUR COMPLAINTS PROCEDURE

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let your financial adviser know so we can act on it immediately.
2. If your adviser has not satisfactorily resolved your complaint, please contact

Ron Lambert on:
P 1300 015 262
E afsl@lambertgroup.co

In writing to:
Attn: Ron Lambert
Lambert Group Management Pty Ltd
PO Box 675 Sutherland NSW 1499

We are a financial member of the Australian Financial Complaints Authority Limited, Member No. 79220 an ASIC approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3,
Melbourne Vic 3001

AFCA's website is www.afca.org.au

Compensation arrangements

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.