



**SURETY
ADVISERS**

ADVISER PROFILE

LAWRENCE KENNEDY

YOU FINANCIAL PLANNER

Lawrence Kennedy is an Authorised Representative and director of Surety Advisers Pty Ltd **ABN 64 672 732 679 | AFSL 557075.**

Lawrence Kennedy is a director of Surety Life Pty Ltd which is a Corporate Authorised Representative of Surety Advisers Pty Ltd.

Authorised Representative Number: **444505**

Corporate Authorised Representative Number: **1249886**

Adviser profile issue date: **28 October 2024**



About Lawrence

Lawrence Kennedy has accumulated more than 20 years of experience working in the financial services sector.

Qualifications and memberships

- RG146 compliant
- Member of the Financial Advice Association Australia (FAAA)

Financial Products and Services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Life insurance products including 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
- Life insurance products as well as any life insurance products issued by a registered Life Insurance Company that are backed by one or more of its statutory funds
- Superannuation
- Basic Deposit products

Services offered

- Personal Insurance
- Business Insurance
- Superannuation



Remuneration

Surety Advisers is the licensee and as such it collects all fees and commissions. Surety Advisers Pty Ltd then pays fees and commissions to Surety Life. Surety Life pays me out of these fees and commissions including:

- Salary – based on my experience and qualifications
- Profits – I am eligible to receive a share in profits
- Bonus – I am eligible to receive a bonus based on my pre-determined annual performance criteria

Surety Advisers receives commissions from product providers. The commission received will vary based on the product category and the premiums paid.

Referrals

We have established provisions to compensate specific third parties with a referral fee, commission, or other benefits for introducing new clients to us. Any advantages we offer concerning our counsel will be incorporated in the advisory material we furnish to you.



Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of Surety Advisers Pty Ltd. Surety Advisers Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence, Surety Advisers Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.

We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following countries: Philippines and India.

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.