

At Lonsdale Financial Group, we believe in flexibility and choice and we offer a range of financial planner authorisations and licensing options that meet your practice's needs. Over the years, we have observed, understood and adapted to the ever-changing business requirements and practice solutions that are desirable in this industry. We have designed options to suit your needs:

**Full authorisation**

Full and flexible licence that allows planners to always provide advice in the best interests of their clients.

**SMSF specialist authorisation**

This authorisation allows planners to provide strategic and limited advice about self-managed super funds.

**Risk specialist authorisation**

Created for risk insurance only financial planners to provide advice about risk and protection products, including life insurance, income protection and trauma insurance products.

**Provisional authorisation**

Designed for associate financial planners, paraplanners and support staff who want to provide general advice or personal advice that is closely supervised by a senior financial planner who holds a full authorisation.

The licensing options were developed based on the experience and feedback from our network of financial planners and accountants. The key factors include:

- Experienced and appropriately qualified financial planners need access to a full flexible licence that allows them to always provide advice in the best interests of the clients.
- The increasingly complex advice areas of SMSF and risk, specialising in these areas is not uncommon and encouraged.
- Solid mentoring and business coaching is paramount to creating quality financial planners for the future.

Check out the Lonsdale website [www.lonsdale.com.au](http://www.lonsdale.com.au) for more details or speak to us 1300 LONSDALE.

**Mark Stephen**

Chief Executive Officer  
Lonsdale Financial Group.