

Financial Services Guide

Version 2 1 July 2014

This Financial Services Guide
is intended to provide you with important information
prior to us providing you with a financial service



WealthSure Pty Ltd and WealthSure Financial Services Pty Ltd have approved the
distribution of this Financial Services Guide

Financial Services Guide

This Financial Services Guide (FSG) should be read in conjunction with the Adviser Profile and contains information about:

- WealthSure Pty Ltd and WealthSure Financial Services Pty Ltd (“WealthSure”) as licensees
- The other documents you may receive during the financial planning process
- Who will be responsible for providing the financial services
- The financial planning services and products WealthSure can provide
- Details on how you may instruct your Adviser
- How WealthSure, your Adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Privacy (i.e. the collection and handling of your personal information)
- Details of who to contact should you have a complaint
- Compensation arrangements in place

Please retain this document along with the Adviser Profile for your reference and any future dealings with WealthSure.

What other documents might you receive during the financial planning process?

When your Adviser provides you with personal financial advice, you may receive the following documents designed to help you make an informed decision on any financial strategy or recommended product.

Statement of Advice (SoA)

All personal advice provided to you will be outlined in a SoA. The SoA will set out the advice, the basis on which it is given and how it is tailored to your specific circumstances, details of any remuneration and information on relevant associations.

Record of Advice (RoA)

If we provide further personal advice to you after we have issued a SoA and there is no significant change to either your circumstances or the basis of the previous advice, we may provide the advice to you orally. We will also tell you about any fees or commissions and any associations with Financial Product Issuers or others who may have influenced that advice. We will record these details in a RoA and keep this for seven years after providing the advice to you and you can request a copy of that RoA from your Adviser.

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Fee Disclosure Statement (FDS)

If you enter into an arrangement with your Adviser and you are charged an ongoing fee (that continues for longer than 12 months), an annual FDS will be provided to you. 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. They will generally not detail commission-type payments which are made under an arrangement between the product issuer and the Adviser to which you are not a party to. However, these payments will be detailed in your SoA or RoA where applicable.

Who is WealthSure?

WealthSure is one of Australia’s leading financial planning organisations and has been operating since 2001. WealthSure holds an Australian Financial Services Licence (AFSL) for providing personal financial services advice and can offer a range of financial services that are listed within this FSG.

All of WealthSure's authorised Advisers are experienced practitioners qualified to tailor financial plans and strategies to their retail client’s individual needs. All WealthSure Advisers meet relevant industry training and continuing education standards.

Who will be responsible for providing the financial services?

Your Adviser provides financial advice and services on behalf of WealthSure and we are therefore responsible for the financial advice and services they provide. Our Advisers are required to provide an FSG and an Adviser Profile to you prior to providing any personalised financial advice, products and/or services. This FSG, together with the Adviser Profile, form our disclosure requirements under the Corporations Act 2001. If you cannot verify that your Adviser has an Adviser Profile, please ask your Adviser for a copy or contact our head office.

Contact details can be found for WealthSure on the cover of this FSG.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they are remunerated and fees that you may be charged.

Throughout this FSG, the term “Adviser” refers to WealthSure’s Authorised Representatives and/or Corporate Authorised Representatives.

What kinds of financial services and products are available?

We can offer a range of insurance, investment, superannuation and retirement strategies along with a range of products and platforms. WealthSure maintains an approved product list (APL), containing financial products that have been researched by an external independent research house. Provided it falls within your Adviser’s authorisations, they can recommend any product on WealthSure’s APL. There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your Adviser may apply to WealthSure’s Investment Committee to obtain a one-off product approval.

WealthSure Pty Ltd can advise and deal in the following areas:

Strategies

- Financial planning
- Tax structures appropriate to your investments
- Tax planning (in consultation with your tax advisers)
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post retirement planning
- Aged Care & Social security advice
- Investments
- Self managed superannuation funds
- Wealth accumulation
- Gearing
- Superannuation and rollover advice
- Direct share investment advice
- Asset allocation and management advice
- Ongoing advice and review services

Products

- Basic deposit and non basic deposit products
- Structured, listed and unlisted investments
- Life risk insurance
- Investment life insurance products
- Superannuation and pensions
- Managed investments and securities
- Government debentures, stocks and bonds
- Retirement savings accounts
- Standard margin lending facilities
- Derivatives limited to old law securities options contracts and managed investment warrants

WealthSure Financial Services Pty Ltd can advise and deal in the following areas:

Strategies

- Financial planning
- Tax structures appropriate to your investments
- Tax planning (in consultation with your tax advisers)
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post retirement planning
- Aged Care & Social security advice
- Investments
- Self managed superannuation funds
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Products

- Basic deposit and non basic deposit products
- Structured, listed and unlisted investments
- Life risk insurance
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- Derivatives limited to old law securities options contracts and managed investment warrants

Specifically, WealthSure does **NOT** provide advice or other services relating to Mortgage Broking, General Insurance, Legal Document Drafting, Taxation, Real Estate and Business Coaching.

The specific areas of advice and types of financial services your Adviser can provide are listed in their Adviser Profile.

What initial services are provided?

- Identification of your objectives, needs and financial situation.
- Determination of the subject matter of the advice sought by you.
- Investigation of potential strategies and options that are available to you.
- Consideration of the impact of the potential financial planning strategies that will assist you to meet your goals and objectives.
- Presentation of strategic and product recommendation appropriate to your circumstances in written format, referred to above as a SoA or RoA.
- All judgement in determining the recommendations made to you, will be made in your best interest.
- Implementation of your strategy.

What ongoing services are provided?

- Review of your personal and financial situation at suitably regular intervals.
- Investigation and discussion with you as to the continuing appropriateness of our recommendations, in light of any material changes to your circumstances or legislative environment.
- Additional services as discussed and agreed with you as part of our ongoing service to you.
- Implementation of any changes or new recommendations made.
- Provision of an annual FDS (where applicable).

How can you give instructions to your financial adviser about your financial products?

You can contact your Financial Adviser directly with any instructions relating to your financial products. These instructions should always be given in writing.

How will you pay for the services provided?

The payment options for the provision of financial services by your Adviser are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Ongoing service fees
- Or a combination of the above depending on what best suits you

The cost to you will be based on the complexity of the advice and the time required in preparing the advice. If you proceed with the recommendations provided in the SoA or RoA and implement the advice provided, an implementation fee may be charged. These fees will be detailed in the SoA or RoA and may also be detailed in an ongoing service agreement between you and your Adviser.

WealthSure may receive commission (entitlements established pre 1 July 2013), fees or other benefits from Fund Managers and Life Companies in relation to providing financial services to you. For investments this is calculated at various percentage rates ranging from 0% to 5% in the case of trailing commissions. For insurance this is calculated at various percentages ranging from 0% to 130% in the case of initial commissions and 0% to 38.5% p.a. in the case of trailing commissions. You will be informed of any potential benefits payable prior to accepting any advice.

For the provision of ongoing review and management services, your Adviser may charge an adviser service fee based on the complexity of your situation. This fee may be calculated by either a percentage of assets under management or a dollar amount as agreed with your Adviser. This fee may be invoiced, direct debited or paid by your investment/superannuation portfolio. These charges/fees will be outlined in your annual FDS (where applicable).

All application fees, adviser service fees, brokerages, rebates and any potential costs to you will also be detailed in the SoA or RoA. Your Adviser will be able to confirm these details at the time of presenting the advice.

How is Your Adviser paid?

WealthSure may retain between 0% and 20% of the gross revenue received for the provision of financial services and/or advice as stipulated by an Adviser agreement.

Your Adviser may receive up to 100% of the rebates and/or overrides that WealthSure receives. Additionally, your Adviser may be paid a salary, bonuses and/or other benefits. Please refer to the Adviser Profile, which sets out the details of remuneration to your Adviser and/or third parties, and the fees you may be charged. All remuneration received will also be disclosed in the SoA or RoA where applicable.

Other benefits

WealthSure may receive sponsorship of up to \$50,000.00 from Fund Managers or Life Companies. This money is paid out of the Fund Managers' and/or Life Companies' own resources. Sponsorship is paid to WealthSure to further educate Advisers and enable the Professional Development of our Advisers.

WealthSure may receive additional override commissions of up to 0.5% from Fund Managers and up to 10% from Life Companies. These overrides and/or rebates are paid out of Fund Managers' or Life Companies' own resources. These overrides can arise from volume based incentives and/or recognition of support for Fund Managers or Insurance Companies.

WealthSure may receive up to 6% marketing commission from Fund Managers based on the amount of business placed with that Fund Manager.

WealthSure may receive a combination of any or all of the above when making a recommendation to you.

You may be referred to an external service provider to assist you in specialist areas. WealthSure may receive a referral fee or commission for introducing you to the service provider.

In the instances where these payments are shared with your Adviser, they only apply to arrangements entered into prior to 1 July 2013 and growth on those arrangements until 30 June 2014.

All payments/benefits will be disclosed in the SoA, RoA and/or on request.

Do any relationships or associations exist which may influence the recommended advice?

WealthSure has an equity interest in Personal Choice Private (PCP) and may receive a dividend of up to 50% of the administration fee charged. Your Adviser may receive up to 75% of the dividend payment received by WealthSure based on the specific investment recommended for you (i.e. your Adviser may receive up to 37.5% of the dividend).

What information will you need to provide to receive personalised advice?

Your Adviser will complete a personal fact find questionnaire (Discovery Document) with you, where a record of your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information will be stated. The information obtained will be assessed by your Adviser to assist them in providing appropriate advice.

You will be asked to provide accurate information and to keep your Adviser updated on any changes to your circumstances. You have the right to withhold personal information, but this may compromise the effectiveness and the appropriateness of the advice you receive. You should read any warnings contained in the Discovery Document and SoA/RoA carefully before making any decision relating to any advice you receive. Additionally, your Adviser may decline to provide advice if they feel they cannot do so adequately with the information provided or, they do not have the relevant expertise.

What should you know about any risks of financial products or strategies recommended?

Your Adviser will explain to you any significant risks of financial products and strategies that are recommend to you in the SoA or RoA. If a financial product is included in the recommendations, product specific risks will be disclosed in the relevant PDS. If you require further clarification of the products and/or strategies your Adviser will be more than happy to clarify these for you.

What information is maintained in your file and can you access this information?

Your Adviser will maintain a record of your personal information including details of your objectives and financial situation. Your Adviser will also maintain a record of any recommendations made to you via a SoA or RoA, implementation documentation, working papers, file notes and any other documents relevant to your circumstances for a period of 7 years after the recommendation has been given.

If you wish to access your file, please ask your Adviser and they will make arrangements for you to do so.

What do we expect from you?

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence, etc. We will also retain copies of this information. As per our privacy requirements, we assure you that this information will be held securely.

WealthSure's Privacy Statement

We are required pursuant to the *Corporations Act 2001* and certain regulations issued by the Australian Securities and Investments Commission (ASIC) to collect information about you for the purpose of providing you with the following services:

- Preparation of your SoA and/or RoA
- The provision of financial planning and risk insurance advice to you
- Making financial product recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

We will from time to time disclose information about you to Advisers of WealthSure and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

You are entitled to obtain access to the information which we hold about you and WealthSure's Full Privacy Statement on the WealthSure web site, www.wealthsure.com.au or by contacting our head office on 08 9246 7600 or by writing to head office at PO Box 258, Hillarys WA 6923.

What should you do if you have a complaint?

If you have any complaints about the services and advice provided to you, or personal information held, you should take the following steps:

1. Contact your Adviser and tell them about your complaint.
2. If your Adviser does not respond to your complaint within 24 hours, please send your complaint in writing to:
WealthSure
Complaints Resolution
PO Box 258, Hillarys WA 6923
or email admin@wealthsure.com.au

WealthSure will try to resolve your complaint quickly and fairly.

3. If your complaint has not been resolved by WealthSure, you may escalate your complaint to the Credit Ombudsman Service Limited (COSL).
Credit Ombudsman Service Limited
PO Box A252, Sydney South NSW 1235
p: 02 9273 8455
e: members@cosl.com.au
w: www.cosl.com.au

The ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

Complying Compensation Arrangements

WealthSure confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the *Corporations Act 2001* (as amended) and ASIC Regulatory Guide (RG) 126. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for WealthSure and our Advisers and employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any Adviser and employee who has ceased work with WealthSure for work done whilst engaged with us.



Adviser Profile

Mark Newman

This profile is part of your Financial Services Guide (version 2) and should be read in conjunction with this document.

Who is my adviser?

Mark has been practicing full time since 1996 and he holds a Diploma of Financial Planning, is a CERTIFIED FINANCIAL PLANNER professional and director of Paradigm Strategic Planning Pty Ltd. Mark's role in the business is strategic advice to clients, ensuring maximum development in meeting client needs and objectives.

Mark's personal interests include golf and cycling. He is a member of the Royal Perth Golf Club and Geelong Football Club. He is married to Helen and they have three adult daughters.

Mark is an authorised representative of WealthSure Financial Services Pty Ltd, AFSL number 326450 and WealthSure Pty Ltd, AFSL number 238030. Mark has been appointed ASIC number 236926.

What kind of financial services are you authorised to provide me and what kinds of products do these services relate to?

Mark is able to offer you a comprehensive financial needs analysis comprising the following services:

Strategies under WealthSure Financial Services Pty Ltd

- Financial planning
- Tax structures appropriate to your investments
- Tax planning (in consultation with your tax advisers)
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post retirement planning
- Aged Care and Social security advice
- Investments
- Self managed superannuation funds
- Wealth accumulation
- Gearing
- Superannuation and rollover advice
- Direct share investment advice
- Asset allocation and management advice
- Ongoing advice and review services

Products under WealthSure Financial Services Pty Ltd

- Basic deposit and non basic deposit products
- Structured, listed and unlisted investments
- Life risk insurance
- Investment life insurance products
- Superannuation and pensions
- Managed investments and securities
- Government debentures, stocks and bonds
- Retirement savings accounts

Products under WealthSure Pty Ltd

- Standard margin lending facilities



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 Office (08) 9474 5008 Facsimile (08)9474 5009 Email office@paradigmstp.com.au

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WealthSure Financial Services Pty Ltd ABN: 59 130 288 578 AFS Licence No 326450
 First Floor, Seonet Building, 28 Southside Drive, Hillarys Boat Harbour, Hillarys WA 6025
 Office: 08 9246 7600 Facsimile: 08 9246 7611 Email: admin@wealthsure.com.au w: www.wealthsure.com.au



Adviser Profile

Mark Rich

This profile is part of your Financial Services Guide (version 2) and should be read in conjunction with this document.

Who is my adviser?

Mark has been practicing full time since 1994 and he holds Bachelor of Business Degree with a double major in Accounting and Finance, is a Certified Practising Accountant (CPA), a CERTIFIED FINANCIAL PLANNER professional and director of Paradigm Strategic Planning Pty Ltd.

Mark's role in the business is strategic advice to clients, ensuring maximum development in meeting client needs and objectives. He is responsible for advice in the area of tax planning and structuring by ensuring the overall strategies maintain the highest level of tax efficiency. He is also responsible for ongoing business development.

Mark's personal interests include golf, squash, fishing and boating. He is a member of the Royal Perth Golf Club and West Coast Football Club. He is also the Treasury of the Rossmoyne Junior Football Club. He is married to Fran and they have two children.

Mark is an authorised representative of WealthSure Financial Services Pty Ltd, AFSL number 326450 and WealthSure Pty Ltd, AFSL number 238030. Mark has been appointed ASIC number 236931.

What kind of financial services are you authorised to provide me and what kinds of products do these services relate to?

Mark is able to offer you a comprehensive financial needs analysis comprising the following services:

Strategies under WealthSure Financial Services Pty Ltd

- Financial planning
- Tax structures appropriate to your investments
- Tax planning (in consultation with your tax advisers)
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post retirement planning
- Aged Care and Social security advice
- Investments
- Self managed superannuation funds
- Wealth accumulation
- Gearing
- Superannuation and rollover advice
- Direct share investment advice
- Asset allocation and management advice
- Ongoing advice and review services

Products under WealthSure Financial Services Pty Ltd

- Basic deposit and non basic deposit products
- Structured, listed and unlisted investments
- Life risk insurance
- Investment life insurance products
- Superannuation and pensions
- Managed investments and securities
- Government debentures, stocks and bonds
- Retirement savings accounts

Products under WealthSure Pty Ltd

- Standard margin lending facilities



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 First Floor, Se Janet Building, 28 Southside Drive, Hillarys Boat Harbour, Hillarys WA 6025
 Office: 08 9246 7600 Facsimile: 08 9246 7611 Email: admin@wealthsure.com.au w: www.wealthsure.com.au

How will I pay for the service?

The payment options for the provision of financial services by your adviser are as follows:

- Development and Implementation fees
- Ongoing Fee for service

The cost to you will be based on the complexity of the advice and the time required in preparing the advice. If you proceed with the recommendations provided in the SoA and implement the advice provided, an implementation fee may be charged. These fees will be detailed in the SoA and your adviser will confirm them at the time of presenting the advice.

If you utilise an investment product, superannuation or insurance product, brokerage may be paid to WealthSure from the placement of these products with the respective product providers. These brokerages are normally calculated as a percentage of the total funds invested and may be deducted from the funds you invest.

WealthSure may receive commission (entitlements established pre 1 July 2013), fees or other benefits from Fund Managers and Life Companies in relation to providing financial services to you. For investments this is calculated at various percentage rates ranging from 0% to 5% in the case of trailing commissions. For insurance this is calculated at various percentages ranging from 0% to 130% in the case of initial commissions and 0% to 38.5% p.a. in the case of trailing commissions. You will be informed of any potential benefits payable prior to accepting any advice.

For the provision of ongoing review and management services, your adviser may charge an adviser service fee based on the complexity of your situation. This fee may be calculated by either a percentage of assets under management or a dollar amount as agreed with your adviser. This fee may be invoiced, direct debited or paid by your investment/superannuation portfolio.

All application fees, adviser service fees, brokerages, rebates and any potential costs to you will also be detailed in the SoA. Your adviser will be able to confirm these details at the time of presenting the advice.

Referral arrangements

Paradigm Strategic Planning Pty Ltd, Mark Newman and Mark Rich have a relationship with a range of service providers for the purpose of referral of clients. There are no remuneration structures for these arrangements with any of these service providers.

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Financial Services Guide

Version 2 1 July 2014

Confirmation of Receipt

Detach copy for file

I/We acknowledge receipt of the Financial Services Guide, Version 2 issued 1 July 2014, and Adviser Profile, Version issued and confirm my/our understanding that my adviser is acting on behalf of WealthSure in their capacity as my/our Adviser.

Client Declaration	You	Partner
Signature		
Name		
Date Received		

Or complete as follows if FSG is mailed to Client/s:

I confirm that I sent a copy of the Financial Services Guide, Version 2 issued 1 July 2014, and Adviser Profile, Version issued as follows:

Sent to (Client Name/s)	
Sent on (Date)	
Sent by (Adviser Name)	