

Financial Services Guide ("FSG")

You have the right to ask us about our charges, the type of advice we will give 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 and how you can access them.

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

WealthSure Financial Services only authorises its Authorised Representatives to distribute this FSG.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice 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.

On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

You have a right to request for a Product Disclosure Statement (PDS), Statement of Advice (SOA), Statement of Additional Advice (SOAA) and/or Record of Advice (ROA).

Key information is set out in answer to the questions below.

1. Before You Get Our Advice

Who will be providing the Financial Service to me?

Your adviser is an Authorised Representative of WealthSure Pty Ltd T/a WealthSure Financial Services, Australian Financial Services Licensee, Licence No. 238030, ABN 93 097 405 108.
Suite 1, 34 Hasler Road,
Herdsman Business Park,
Osborne Park WA 6017.
Telephone 08 9446 7496,
Facsimile 08 9446 9681.

This FSG is issued with the authority of WealthSure Financial Services on 1st July 2008.

What kind of Financial Services are you Authorised to provide me and what kind of products do those services relate to?

WealthSure Financial Services is authorised to provide financial product advice and arrange the following services:

- Financial Planning Advice
- Life Insurance Advice
- Superannuation and Rollover Advice and Strategies
- Tax Planning Strategies
- Wealth Accumulation Advice
- Retrenchment Service

- Estate Planning Advice
- Self Managed Superannuation Advice
- Share Market Investment Advice
- Asset Allocation Advice
- Ongoing Service
- Gearing Strategies
- Asset Management Advice
- Social Security Advice

WealthSure Financial Services provides advice on a comprehensive range of products including Unit Trust Products, Superannuation, Rollovers, Annuities, Allocated Pensions, Shares, Debentures, Term Deposits, Trauma, Income Protection and a full range of Risk Insurance products (all of which are referred to in this document as 'products'). Your Adviser will explain the range of products they can advise on.

WealthSure Financial Services can provide advice and arrange transactions in the following products relating to these services:

- Basic Deposit Products
- Non Basic Deposit Products
- Derivatives
- Risk Insurance Products
- Investment Life Insurance Products
- Annuities and Pensions
- Superannuation
- Managed Investments
- Securities
- Government Stocks and Bonds; and
- Retirement Savings Accounts

Your adviser is in turn authorised to advise on these services and products as an authorised representative of WealthSure Financial Services. Within the attached Adviser Profile your adviser's specific authorisations are detailed.

In general, we only recommend a product to you after considering its suitability for your individual needs, objectives and financial circumstances. However, if you so instruct, we will just provide you with general securities advice or reports on products or simply execute transactions on your behalf. In these cases it is up to you to consider whether those products are suitable for your own needs, objectives and financial circumstances.

There are a vast number of investment and other financial products from which to choose and no financial planner can possibly undertake research on all of them. Accordingly, like other major financial planning organisations, the products we recommend are all selected from an approved list of products carefully researched and approved by a team of research experts.

WealthSure Financial Services offers an ongoing consulting and advisory service to clients. This service is called Portfolio Review Service. It is designed to assist you to keep your financial plan on track over the long term.

Who do you act for when you provide financial services to me?

As an Authorised Representative your adviser acts on behalf of you the client when providing financial advice to you. WealthSure Financial Services is therefore responsible to you for any advisory services your adviser provides.

How will I pay for the service?

WealthSure Financial Services offers a range of payment options;

1. You will pay a flat fee for the Statement of Advice in an amount agreed by you and your adviser. The amount of the fee payable for the preparation of the plan is agreed by you and your Adviser prior to the work commencing. It will depend on the current fee scale used by WealthSure, the amount you are investing and your Adviser's assessment of the complexity of the plan. This could range between \$0 and \$11,000.00 including GST.

2. If you decide to proceed with the adviser's recommendation WealthSure Financial Services will receive initial commissions from the Fund Manager or Life Company whose product you acquire, calculated as a percentage of the assets invested or;

3. In the case of investment products only, you will pay to WealthSure Financial Services a portfolio fee calculated as an agreed percentage of the assets invested under the plan (in which case any initial commissions that are payable by Fund Managers or Life Companies to WealthSure Financial Services or ongoing commission will be rebated in full to you). In addition, there are generally continuing periodic commissions ("trailing commissions") payable by Fund Managers and Life Companies over the life of the product and calculated on the basis of the account balance of your investment at the time of calculation or included in the cost of the product. These are paid to WealthSure Financial Services at different intervals (e.g. monthly, quarterly, semi-annually), depending on the Fund Manager or Life Company and in most cases are not rebated to you.

All of these fees and commissions are set out in detail (including percentages or dollar amounts or both) in the Statement of Advice you will receive and if you do not understand them, you should ask your Adviser for clarification.

You have the right to request further information in relation to the particulars and the range of amounts received by WealthSure Financial Services and its Authorised Representatives.

In the case of orders to buy and sell shares, you will pay a commission being a percentage of the price of the transaction (with a minimum amount for each transaction) or a portfolio fee calculated as an agreed percentage of the assets invested under the plan (with a minimum amount for each transaction). Details of the rate of this commission (and the minimum amounts) are set out in the Statement of Advice or obtainable from your adviser.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

WealthSure Financial Services may receive commission, fees or other benefits by 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 15% in the case of initial commissions and 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% - 38.5% p.a. in the case of trailing commissions.

WealthSure Financial Services 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 Professional Development of advisers.

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

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

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

The initial plan preparation fee is a dollar amount agreed by you and your Adviser, as referred to above. It is usually invoiced to you after the plan has been submitted to you. In the case of investment products, where WealthSure Financial Services is remunerated by commissions paid to it by Fund Managers or Life Companies, these are calculated on the amount of the initial investment (or if they are payable over time they may be calculated on the increasing value of assets under management) and are deducted from that investment (together with any initial fee chargeable by the Fund Manager or Life Company for its services) upon the investment being made. They are paid out of (and not in addition to) any initial entry fee charged by the Fund Manager or Life Company or included in the cost of the product.

Where WealthSure Financial Services is remunerated by commissions or investment fees payable by you, these are calculated on the amount of the initial investment and are then either deducted from any amount due to be rebated to you from a Fund Manager or Life Company or are separately invoiced to you.

Your adviser will tell you in writing in the Statement of Advice what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s.

From time to time Fund Managers may provide financial support for training and conferences. They may also contribute to the costs associated with providing seminars and advertising.

In the case of Risk Insurance products (i.e. Insurance Policies for Death, Total and Permanent Disablement, Temporary Disability or Income Protection), the commission is usually calculated as a percentage of any premiums. In some cases these may be refundable by WealthSure Financial Services to the Life Company if the policy is cancelled.

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

Your adviser may also have referral arrangements or associations with other financial providers such as accountants. Specific details of these associations are detailed within the attached Adviser Profile.

WealthSure Financial Services and your adviser may be entitled to shares in any profits of the funds sponsor for the Personal Choice Master Plan.

2. When you get our advice

Will you give 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.

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 in the Statement of Advice carefully.

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

We will explain to you any significant risks of financial products and strategies that we recommend to you in the financial report. If you require further clarification of the products and strategies we are more than happy to clarify these for you.

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. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

WealthSure Financial Services Privacy Disclosure Statement

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

- ◆ Preparation of your Statement of Advice
- ◆ 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 authorised representatives of WealthSure Financial Services 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 by contacting the Privacy Officer on 08 9446 7496 or by writing to the Privacy Officer at Suite 1, 34 Hasler Road Osborne Park WA 6017

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, fax or other means.

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. We will also retain copies of this information. We assure you that this information will be held securely.

Who can I complain to if I have a complaint about the provision of the Financial Services to me?

We are members of the Financial Ombudsman Service Limited (FOS).

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your Adviser and tell your Adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days please contact;

Ms Cristy Blackwell
Complaints Resolution
WealthSure Financial Services
Suite 1, 34 Hasler Road
Osborne Park WA 6017
Ph: 08 9446 7496

Or put your complaint in writing and send it to us at this address. We will try to resolve your complaint quickly and fairly.

3. If you still do not get a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service Limited.

GPO Box 3
Melbourne VIC 3001
Tel: 1300 780 808
Or email: info@fos.org.au
Web: www.fos.org.au

This service is provided to you free of charge.

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a free-call Info-line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

What Kind of compensation arrangements are in place and are these arrangements complying?

WealthSure Financial Services 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). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for WealthSure Financial Services and our authorised representative / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased work with Wealth Sure Financial Services for work done whilst engaged with us.

STATEMENT OF PRIVACY POLICY – 27.2.08

WealthSure Pty Ltd abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001.

Information Collected

As a financial planning organisation we are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you.

On collecting information in the referral or engagement process, the organisation collecting the information becomes obliged to provide certain disclosures to the individual whose information is being collected and also become subject to certain obligations in respect of the subsequent use, disclosure and management of that information.

Failure to provide the personal information may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you.

As we are required pursuant to the Corporations Act (2001) to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients, if you elect not to provide us with personal information, we may elect to terminate our retainer with you if we believe we are unable to provide you with a complete service.

We will not collect any personal information about you except when you have knowingly provided that information to us or authorised a third party to provide that information to us.

Generally, collection of your personal information will be effected in either face to face interviews, over the telephone or via online means. From time to time additional and/or updated personal information may be collected through one or more of those methods.

We will only collect, maintain and use personal information about you if it is necessary for us to adequately provide to you the services you have requested, which may include:

- The preparation of your financial plan;
- The provision of financial planning advice to you;
- Making securities and investment recommendations;
- Reviewing your financial plan;
- Reviewing securities and investment recommendations;
- Other activities as directed by you.

Use and Disclosure of Information Collected

We will not use or disclose personal information collected by us for any purpose other than:

- The purposes for which it was provided or secondary related purposes in circumstances where you would reasonable expect such use or disclosure; or
- Where you have consented to such disclosure; or
- Where the National Privacy Principles authorise use or disclosure where required or authorised under law, in circumstances relating to public health and safety and in connection with certain operations by or on behalf of an enforcement body.

This may involve the disclosure of your personal information.

We are obliged pursuant to the Corporations Act to maintain certain transaction records and make those records available for inspection by the Australian Securities and Investments Commission to ensure ongoing compliance with mandatory professional standards.

We are also obliged as a condition of our licence to make your records available for inspection by internal Compliance staff.

We may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you, however you may, by contacting us, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

We may disclose your personal information to another financial planner during periods when this office is unmanned or closed so that you can be assured of receiving a continued service.

We may disclose your personal information to superannuation fund trustees, insurance providers, and product issuers for the purpose of giving effect to your financial plan and the recommendations made by us.

We collect information about you for the purpose of reporting to AUSTRAC under the Anit-Money Laundering and Counter-Terrorism Financing Act 2006.

In order to ensure that you receive a personal and tailored service, your Personal Information may be transferred to one of our agents or authorised representatives who will be your primary point of contact with the organisation. It is a condition of our agreement with each of our representatives that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any agent or representative in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

We may disclose your personal information to external contractors for the following purposes:

- a) Strategy development
- b) Compliance monitoring

It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy. You can be assured that your information will be maintained by any contractor to whom it is disclosed in accordance with this policy. If you have any concerns in this regard, you should contact us by any of the methods detailed below.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no

personal information will be used or disclosed by them. In the event that a sale of our business is effected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

In the event that a Representative of WealthSure Pty Ltd ceases to act on behalf of WealthSure Pty Ltd and moves to another Dealer Group, your personal information will be retained by the Representative to act under the new Dealer Group. As a client you will be advised of any such transfer and will be given an opportunity to alter this arrangement.

Data Quality

WealthSure Pty Ltd will take reasonable steps to ensure that the personal information it collects, uses or discloses is accurate, complete and up to date.

Data Security

Your personal information is generally held in your client file. Information may also be held in a computer database.

We will at all times seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential. All paper files are stored in a secure location and where practical are stored in lockable filing cabinets. In the event you cease to be a client of this organisation, any personal information which we hold about you will be securely maintained for a period of seven years in order to comply with legislative and professional requirements, following which time the information will be destroyed.

Access to Information Collected

You may at any time, by contacting us request access to your personal information and we may provide you with access to that information. However, there are limited circumstances in which access to an individual's personal information will be allowed.

We will not provide you with access to your personal information if:

- a) providing access would pose a serious threat to the life or health of a person;
- b) providing access would have an unreasonable impact on the privacy of others;
- c) the request for access is frivolous or vexatious;
- d) the information related to existing or anticipated legal proceedings between us and would not be discoverable in those proceedings;
- e) providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- f) providing access would be unlawful;
- g) denying access is required or authorised by or under law;
- h) providing access would be likely to prejudice certain operations by or on behalf of an enforcement body or an enforcement body requests that access not be provided on the grounds of national security.

If access to information is denied, WealthSure Pty Ltd will provide reasons for the denial. All requests for access will be acknowledged within 14 days.

Correction of Information

We will endeavour to ensure that, at all times, the personal information about you which we hold is up to date and accurate. Therefore, you are encouraged to contact us and advise of any change in your personal circumstances that may affect your dealings with WealthSure Pty Ltd.

Website

We do not use cookies on our website. Our website contains links to other websites whose operator may or may not adhere to a privacy policy or be governed by the National Privacy Principles.

Complaints

WealthSure Pty Ltd has in place facilities to properly consider and deal with any enquiries or complaints if you believe the privacy of your personal information has been compromised. WealthSure Pty Ltd will respond to all complaints within seven days and aim to have them resolved within ten days where possible. Where this is not possible, you will be contacted and advised when it is likely that your complaint will be resolved.

You are entitled to obtain access to the information which we hold about you by contacting the Privacy Officer on 08 9446 7496 or by writing to the Privacy Officer at Wealthsure Pty Ltd, Suite 1, 34 Hasler Road, Osborne Park WA 6017.

It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Financial Services Guide – Acknowledgement Receipt Form

I/We acknowledge receipt of the Financial Services Guide Version 12 issued 1st July 2008, and confirm my/our understanding that my adviser is acting on behalf of WealthSure Financial Services in their capacity as my/our Financial Adviser.

Client Name: _____

Client Signature: _____

Date: ____/____/____

Client Name: _____

Client Signature: _____

Date: ____/____/____