WEALTH PLUS
Solutions

Financial Services Guide (FSG)

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Wealth Plus Solutions

Issued by
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LACK OF INDEPENDENCE

Wealth Plus Solutions Pty Ltd (AFS Licensee Number: 487103) ("WPS") is not independent, impartial or unbiased under section 923A of the Corporations Act, for the following reasons:

- WPS and its Authorised Representatives receive commissions on the placement of life risk insurance products that are not rebated in full to clients: s923A(2)(a)(i)
- WPS and its Authorised Representatives use Approved Product Lists and are not free from direct or indirect restrictions relating to financial products in respect of which they provide financial services: s923A(2)(d)
- WPS and its Authorised Representatives, receives commissions, volume-based payments or gifts or benefits. s923A(2)(i)-(iii) and s923A(2)(b)

PURPOSE OF THIS DOCUMENT

This Financial Services Guide (**FSG**) provides you with important information about Wealth Plus Solutions Pty Ltd (**WPS**) Australian Financial Services Licence (**AFSL**) 487103 and any Authorised Representatives (**Adviser**) who may provide you with the services described in the FSG.

Please take the time to read this document carefully. Effective solutions depend on open and honest communication. Understanding our services and our fees is the cornerstone of this communication.

This Guide includes the following:

- Who we are
- How we can help you
- How you can contact us
- How we are paid
- Protecting your privacy
- What else you need to know
- Who to contact if you have a complaint or concern
- Adviser profile

WHO WE ARE

Wealth Plus Solutions Pty Ltd is an Australian Financial Services Licensee that was established to provide wealth advice and expertise to assist clients to realise their dreams and achieve their objectives. We offer personal and trustworthy advice to achieve the appropriate financial outcome for you. We have designed our advice process from our team of financial advisers that aim to achieve outcomes that meet your current and future needs.

YOUR ADVISER

Your Adviser is an authorised representative of WPS. They will be acting on behalf of WPS when they recommend financial products to you. WPS is responsible for any of the financial services provided, including the distribution of this FSG. You should also receive Part 2 of this FSG, the Adviser Profile, with this Part 1 of the FSG. Part 2 provides more detailed information about your Adviser.

Your adviser is employed by Wealth Plus Solutions and we are responsible both for their advice and the financial services they provide to you. In addition to monitoring their performance, we provide your adviser with training, compliance and professional indemnity insurance. If you have any concerns or complaints, you have access to free dispute resolution services.

ADVISORY SERVICES

WPS is authorised to provide financial product advice and deal in the following areas:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Life Insurance – Risk
- Life Insurance – Investments
- Securities
- Retirement Savings Accounts
- Managed Investment Schemes (including Investor Directed Portfolio Services)
- Superannuation

The Adviser Profile sets out which of these financial services your Adviser is authorised to provide as an authorised representative of WPS.

A financial product will only be recommended to you after it is considered suitable for your individual needs, objectives and financial circumstances.

Authorised representatives of WPS may provide tax (financial) advice services. A Tax (Financial) Advice service is:

- Provided in the context of the advice provided by a financial adviser under an AFSL; and
- The part of financial advice that interprets and applies the tax laws (including tax, superannuation and SMSF laws) to the personal circumstances of a client.

We recommend you consult a registered tax agent to confirm your taxation position for matters beyond the scope of financial advice provided to you by an Adviser.

WPS also has access to specialist advice on tax and estate planning. Where required, these specialist areas of advice will be provided only by referral. Whether you use the specialist referred to you, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you. If you require advice on a wider range of products or complex issues you may be referred to another financial services provider.

YOUR ADVISERS RESPONSIBILITIES TO YOU

Your Adviser will:

- Where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances
- Where personal advice is given, give priority to your interests if a conflict exists between your interests and the interests of your Adviser, WPS or an associate of these
- Generally only advise within WPS's approved product list
- Deal if directed but only with your approval
- Take instructions from you
- Subject to any registration rules which may be applicable, consider but not advise on tax issues other than as a Tax (Financial) Adviser, and
- Not ask you to sign blank documents.

YOUR RESPONSIBILITIES TO YOUR ADVISER

It is expected that you will:

- When you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- Where required, provide your Adviser with complete and accurate information
- Update your Adviser as required with any changes in your personal situation
- Not sign blank forms
- Carefully consider their advice when making decisions about financial products, and
- Carefully consider the implications or risk associated with any recommendations in your SOA before making a decision relating to a financial product.

PROTECTING YOUR PRIVACY

Wealth Plus Solutions collects your personal information in order to provide you with financial planning services. We'll secure the information you provide but please appreciate it may sometimes be necessary for us to disclose your personal information to third parties – either to arrange the products and services you need or because we've a legal reason to do so. We will collect and use information about you during your relationship with us. If you do not provide some of the information requested, we may be unable to provide you with services and products.

For more information regarding our collection, use, storage and disclosure of your personal information, please read our Privacy Policy which can be accessed on our website at **www.wealthplus.com.au**

EVERYTHING IS DOCUMENTED

When you receive personal financial product advice your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees,
Commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice. However, your Adviser has an overriding obligation to act in your best interests.

If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or WPS.

In some circumstances your Adviser will provide general financial product advice. In these situations your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

KEEPING YOUR PLANS ON TRACK

As your circumstances change over time, it is important that your Adviser regularly reviews both your strategy and your situation to ensure recommendations remain current and appropriate to

your circumstances.

Ongoing services include varying levels of advice, review, contact and information and your Adviser will discuss and agree your specific ongoing service requirements as part of the provision of your initial advice.

Should you choose to enter an ongoing fee arrangement with one of our advisers, you will receive an annual Fee Disclosure Statement. This will outline the fees paid and services you were entitled to and receiving in the preceding 12 months.

FEES AND COMMISSIONS

There are various ways payment is received and distributed by your Adviser and their associates for the services provided. You may be charged a set fee, a percentage of your portfolio or funds under advice, an hourly rate or your Adviser and their associates may receive commissions from the financial product issuer whose products are recommended to you.

WPS may have these types of arrangements in place with any product issuers on its approved product list (APL). A copy of WPS's APL is available on request from your Adviser or WPS.

Part 2 of this FSG, the Adviser Profile, contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser provides general advice, you can request further details about how remuneration is calculated, provided you do so within a reasonable time after receiving this FSG and before you receive a financial service.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorise your Adviser to implement the recommendations by signing it.

You may decide to enter into an annual service agreement with your Adviser. This agreement will set out the services and fees for the services as agreed between you and your Adviser for the following 12 months. A new annual service agreement will need to be entered into every 12 months if you wish to continue receiving services from your Adviser. Part 2 of this FSG provides further details as to how fees for services may be structured in an annual service agreement.

If you are on an ongoing fee arrangement with your Adviser you will be sent a Fee Disclosure Statement (FDS) annually. The FDS notes the services you were entitled to receive, the services you actually received and the fees you paid for those services in the previous 12 months.

An ongoing fee arrangement is an arrangement under which you are charged an ongoing fee during a period of more than 12 months for personal advice (but does not include commissions paid to Advisers). Where you entered into an ongoing fee arrangement after 1st July, 2013 your adviser is required to send a renewal notice to you every two years. Your ongoing fee arrangement will only be able to continue if you respond to this notice.

REFERRALS

If you are referred to your Adviser or WPS by someone else, and your Adviser pays a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

ANTI- MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT 2006

WPS has a number of obligations under the Anti–Money Laundering and Counter Terrorism Financing Act 2006 (Cth), "AML / CTF obligations".

These AML / CTF obligations may require us to carry out procedures to identify you and to verify the identification information you provide. In some circumstances AML / CTF obligations require us to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where legally permitted or obligated to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties. The AUSTRAC website at www.austrac.gov.au provides information relating to the AML / CTF obligations.

PROFESSIONAL INDEMNITY

Wealth Plus Solutions is covered by professional indemnity insurance satisfying requirements

under the Corporations Act for compensation arrangements. This insurance provides cover for claims against Wealth Plus Solutions and its Representatives including claims in relation to the conduct of representatives who are no longer authorised with Wealth Plus Solutions but who were at the time of the relevant conduct.

CONFLICTS OF INTEREST

In addition to this Wealth Plus Solutions Pty Ltd may have some common shareholders in entities associated with those shareholders. Any or all associated entities may receive a benefit for the services that you utilise.

IF YOU HAVE ANY CONCERNS OR COMPLAINTS

At WPS we strive to ensure that you are satisfied with the services we provide. However, we acknowledge that there may be instances, from time to time, where individuals may have some concerns, or be dissatisfied, with the services we provide and deliver. If this is the case, you can seek a response or resolution through the processes outlined below.

It is WPS's experience that many concerns or complaints arise from miscommunication and can usually be resolved through consultation with your Adviser. In the first instance, WPS encourages you to contact your Adviser to discuss the issue and try to resolve your complaint. Your Adviser's contact details may be located in Part 2 of this FSG, within the Adviser Profile.

If your complaint is not resolved by your Adviser to your satisfaction, or if you would prefer to contact WPS directly to discuss the issue, we have an internal complaints process through which we independently review, and seek to address, your concerns. In these circumstances your complaint will be escalated to our National Manager, Advice and Research, and where appropriate, forwarded to our Professional Standards team for consideration. Your complaint may also be escalated to our Internal Dispute Resolution team to review. WPS will aim to resolve your complaint quickly and fairly and will communicate our proposed solutions to the issue with you. We try to resolve complaints as quickly as possible, but we will attempt to resolve your complaint within 30 days of receipt of your complaint at the address detailed below. We will let you know if we need more time to finalise your complaint.

Wealth Plus Solutions Pty Ltd
General Manager
T 1300 974 974
E compliance@wealthplus.com.au

If you remain dissatisfied with the outcome provided by our internal complaints process, you are entitled to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an external, independent body offering free and accessible dispute resolution services to individuals who have been unable to satisfactorily resolve their complaint. Different terms of reference are applied by AFCA depending on whether your complaint relates to a life insurance product or a general insurance product. Please refer to the AFCA website for details. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The AFCA contact details are set out below:

AFCA - Australian Financial Complaints Authority,
T 1800 931 678 (free call)
E info@afca.org.au
W www.afca.org.au

FURTHER ENQUIRIES

If you have any further questions about the financial services outlined in this FSG, please contact your Adviser in the first instance. Alternatively, you can contact WPS on 1300 974 974.

Please retain this document for your reference and any future dealings with your Adviser or WPS.

This Financial Services Guide (FSG) comes in two parts: this document which is Part 1, and Part 2, the Adviser Profile.