

<b>FINANCIAL SERVICES GUIDE</b>	
<b>BEFORE YOU RECEIVE OUR ADVICE</b>	
<b>Your questions</b>	<b>Our Answers</b>
<b>Who are We?</b>	<p><b>Spectrum Wealth Advisers (SWA) AFSL 334400</b></p> <p>Head Office details are as follows:</p> <p>P: 1300 30 62 99   E: <a href="mailto:service@spectrumwealth.com.au">service@spectrumwealth.com.au</a>  <a href="http://www.spectrumwealth.com.au">www.spectrumwealth.com.au</a>            Level 12, 20 Bond Street SYDNEY NSW 2000            M: GPO Box 5182 Sydney NSW 2001</p>
<b>Who will be providing the financial service to me?</b>	<p>Your adviser is a representative of SWA.</p> <p>This Financial Services Guide (FSG) is issued with the authority of SWA on the 1/1/2019.</p>
<b>What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?</b>	<p>SWA is licensed to provide advice and arrange transactions in relation to the following financial products:</p> <ul style="list-style-type: none"> <li>➤ Basic and Non-Basic Deposit Products</li> <li>➤ Life Products, including Income Protection, Life/Death, Trauma, Temporary and Permanent Disability</li> <li>➤ Investment Life Insurance Products, including Annuities, Insurance Bonds, Complying, Term and Allocated Pensions</li> <li>➤ Superannuation, including Public Offer Super funds, Corporate Superannuation, Self-Managed Super Funds</li> <li>➤ Retirement Savings Accounts</li> <li>➤ Managed Investment schemes, including investor directed portfolio services</li> </ul> <p>Your adviser is in turn authorised to advise on and deal in these products as a representative of SWA.</p> <p>SWA offers both personal advice and general advice. Where general advice is given, we will provide you with a warning which outlines the requirement to seek personal advice that would be appropriate to your needs, objectives and circumstances prior to acting on any advice.</p>

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	<p>We can also provide regular reviews of your portfolio. Our review service is detailed within our Statement of Advice.</p> <p>In addition, your adviser may also assist you in the following areas:</p> <ul style="list-style-type: none"> <li>➤ Risk Management &amp; Protection of Assets</li> <li>➤ Retirement Planning</li> <li>➤ Retrenchment and Redundancy</li> <li>➤ Wealth Creation</li> <li>➤ Access to Direct Share Advice – via external 3<sup>rd</sup> party Advisers</li> <li>➤ Social Security</li> <li>➤ Estate Planning</li> <li>➤ Debt Management and reduction strategies</li> <li>➤ Superannuation</li> <li>➤ Salary Packaging</li> </ul> <p>Some of these services may fall outside your Adviser's authorisation under SWA and will not be covered under SWA's Professional Indemnity Policy. However, they may be covered under your Adviser's separate professional insurance cover.</p>
<p><b>Who do you act for when you provide financial services to me?</b></p>	<p>As a representative, your adviser acts on behalf of SWA when providing financial advice to you. SWA is therefore responsible to you for any advisory services your adviser provides. Your adviser's primary duty is to you, the client.</p>

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How will I pay for the service and do you receive remuneration, commission, fees or any other benefits in relation to providing the financial services to me and how is that commission calculated?

**Commission and Fees**

SWA may receive an initial fee on investments or insurances that you purchase as a result of advice provided by your adviser, in which case the payment will be made by the provider of that product, that is, the fund manager or life company. We may charge a fee for the preparation of a statement of advice. If a fee for service is to apply we will discuss this with you prior to preparation.

The fees charged may range between 0% to 10% for investments and 0% to 70% (ex GST) for insurances, dependent on the product provider. The fees will be payable to SWA by the product provider upon proceeding with a transaction relating to that product.

For investments, fees may include an entry fee charged by the fund manager or is paid by the fund manager where there is no entry fee. For insurances, fees may be included in the premium charged by the life company. The amount of fees received will be based on the amount of the transaction and may vary from product to product.

SWA may also receive ongoing fees on an annual basis for the duration of your investment or insurance. This may range between 0% to 5% for investment and 0% up to 30% for insurance depending on the product provided.

Your adviser is entitled to receive remuneration in the form of fees for service payable as a result of your investment or insurance. Your adviser will provide you with specific details of any of these charges if they are applicable, and relevant to the recommendation made to you when personal advice is provided, within a Statement of Advice.

**FEE SHARING ARRANGEMENTS**

In previous years. SWA may have received financial incentive payments from fund managers or platforms for volumes of business generated. These amounts are included in ongoing management fees and are not additional to any fees charged. If relevant to the recommendation provided, further details are provided in the Statement of Advice where personal advice is provided by your financial adviser. Please note this generally relates to legacy products for some existing clients.

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	<p><b>SPONSORSHIP ARRANGEMENTS</b></p> <p>After careful research, SWA produces an Approved List of Fund Managers 'Financial Products' and these product providers are invited to sponsor training days and conference programs. In return, SWA provide opportunities to present at these events, as well as advertising opportunities at adviser functions, training days and in adviser newsletters.</p>
<p>Do any other relationships or associations exist which might influence you in providing me with the financial services?</p>	<p>No such relationships or associations exist at this time.</p>
<p><b>WHEN YOU GET OUR ADVICE</b></p>	
<p><b>Yours Questions</b></p>	<p><b>Our Answers</b></p>
<p><b>Will you give me advice that is suitable to my needs and financial circumstances?</b></p>	<p>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.</p> <p>You have the right not to divulge this information to us, if you do not wish to do so.</p> <p>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 carefully.</p>

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<p><b>What should I know about any risks of the financial products or strategies you recommend to me?</b></p>	<p>We will explain to you any significant risks of financial products and strategies which we recommend to you. If you feel that you need further clarification then please ask your adviser.</p>
<p><b>What information do you maintain in my file and can I examine my file?</b></p>	<p>We maintain a record of your personal profile which includes details of your objectives, financial situation and needs.</p> <p>We also maintain records of any recommendations made to you. You are entitled to obtain access to the information that we hold about you. If you wish to examine your file, you should write to us on the address below, and we will make arrangements for you to do so.</p> <p>Privacy Officer GPO Box 5182 SYDNEY NSW 2001</p> <p>We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A summary of our Privacy Policy is attached to this FSG.</p> <p>Privacy Disclosure Statement</p> <p>We are required pursuant to the <i>Corporations Act 2001</i> ("Act"), 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:</p> <ul style="list-style-type: none"> <li>➤ Preparation of your financial plan</li> <li>➤ The provision of financial planning and risk insurance advice to you</li> <li>➤ Making financial product recommendations</li> <li>➤ Reviewing your investments and insurances</li> <li>➤ Other activities as directed by you</li> </ul> <p>We will from time to time disclose information about you to authorised representatives/representatives of SWA and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.</p> <p>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.</p>

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<p><b>Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?</b></p>	<p>Yes. You may specify how you would like to give us instructions. For example by telephone, fax or other means.</p>
<p><b>If you have any complaints</b></p>	
<p><b>Your Question</b></p>	<p><b>Our Answers</b></p>
<p><b>Who can I complain to if I have a complaint about the provision of the financial services to me?</b></p>	<p>We are a member of the Australian Financial Complaints Authority (AFCA).</p> <p>If you have any complaint about the service provided to you, you should take the following steps.</p> <ol style="list-style-type: none"> <li>1. Please contact your Adviser in the first instance or contact us and tell us about your complaint.</li> <li>2. If your complaint is not satisfactorily resolved within three days, please contact our complaints manager or put your complaint in writing and send it to us at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.</li> <li>3. If you are not satisfied with our response, or if you have not received a response within 45 days, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne Victoria 3001. You can phone AFCA on 1800931678. This service is provided to you free of charge.</li> </ol> <p><b>Stage 1</b> of the AFCA process is where AFCA facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.</p> <p><b>Stage 2</b> is conciliation and the parties come face to face with a conciliator from the AFCA 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.</p> <p><b>Stage 3</b> 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.</p>

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	The Australian Securities and Investments Commission (ASIC) has a free call information line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.
<b>What compensation arrangement do we have for retail clients?</b>	We have a Professional Indemnity (PI) Insurance underwritten by a relevant industry insurer that satisfies the requirements for compensation arrangements under s912B of the Act.

**PRIVACY POLICY OUR COMMITMENT**

At Spectrum Wealth Advisers ("SWA") we recognise that your privacy is important. SWA includes all our financial planning, insurance, broking, finance, accounting, technological, superannuation and fund management affiliates. We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

**COLLECTION**

Our main purposes for collecting personal information are to facilitate financial planning, financial products or services, insurance policies or related services, and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

**USE AND DISCLOSURE**

We are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that 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, including:

- Employment details and employment history;
- Details of your financial needs and objectives
- Details of your investment preferences and aversion or tolerance to risk;
- Details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, etc.
- Information about your employment history, employment circumstances, family structure, commitments and social security eligibility;
- Any other relevant information including medical history and/or reports required for the purposes of risk insurance. As we operate throughout the world, some of these uses and disclosures may occur outside Australia.

SWA 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. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

**DATA QUALITY**

Pursuant to the Corporations Act we are required 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 the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you.

**DATA SECURITY**

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required.

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**OPENNESS**

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure. We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of SWA. It is a condition of our agreement with each of our external contractors that they adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

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 affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

**ACCESS AND CORRECTION**

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

SWA reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependant to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

**IDENTIFIERS**

In some circumstances we are required to collect government identifiers, for example, your Tax File Number. We will not use or disclose this information other than when required to do so by law or, when consented to by you.

**ANONYMITY**

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

**SENSITIVE INFORMATION**

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

**PRIVACY COMPLAINTS**

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Complaints Manager. Your complaint will be considered within seven days and responded to accordingly. 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.

Client 1: Signature \_\_\_\_\_

Client Name: \_\_\_\_\_

Client 2: Signature \_\_\_\_\_

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

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