



Wealthwise

ABN 70 104 359 211

FINANCIAL SERVICES GUIDE

Adviser: **Wealth Wise Pty Ltd**
ABN 70 104 359 211

Head Office Address:

Financial Wisdom Limited (ABN 70 006 646 108)
Australian Financial Services Licence No. 231138

Ground Floor, Tower 1,
201 Sussex Street
Sydney NSW 2000

Telephone: 02 9303 6516
Fax: 02 9303 6128

Version 1.9.0 dated 01/02/2011

We are required by law to give you a Financial Services Guide (FSG), that helps educate, protect and assist you to make an informed decision about the financial services we offer.



FPA

FINANCIAL PLANNING
ASSOCIATION
of Australia Limited
PRINCIPAL MEMBER



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My Adviser has provided me with the Financial Wisdom Financial Services Guide version noted below, and explained its contents.

Version 1.9.0 dated 01/02/2011

Signed : **Dated :**/...../.....

Print Name:

Signed : **Dated :**/...../.....

Print Name:



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FINANCIAL PLANNING
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1. Important Information

Why have you been given a financial services guide?

This guide will help you decide whether to use our services. Before you use our services we will explain:

- Who your Adviser is and how your Adviser can be contacted.
- What services and products Financial Wisdom authorises your Adviser to provide.
- How Financial Wisdom, your Adviser, and any other relevant parties are paid.
- Who to contact if you have a complaint about your Adviser or the services provided.

In this guide:

- 'you' means you, our client or our prospective client.
- 'I', 'us', 'we' and 'our' means your Adviser whose details are outlined in section 3, "Who is your Adviser and how can they be contacted?".
- Financial Wisdom means Financial Wisdom Limited ABN 70 006 646 108, Australian Financial Services Licence No. 231138.
- Any references to "Commonwealth Bank Group product" relate to products issued by the Commonwealth Bank of Australia or its subsidiaries.

Other important documents that you will be given if you receive advice from us

Statement of Advice

Personal financial advice will only be provided to you in writing after agreeing the scope of the advice required, reviewing the information you give to us and carefully considering your financial goals and your instructions. Any advice you receive from us that takes your personal objectives, financial situation or needs into account will be confirmed in writing in the **Statement of Advice (SOA)**.

The SOA is an important document as it sets out what your Adviser is recommending and why this advice is suitable and appropriate for you. It will contain enough detail for you to make an informed decision about whether to act on the advice.

The SOA will contain:

- the advice;
- the basis on which it is given;
- information about replacement of existing financial products;
- detailed information about fees and commissions; and
- details of associations that Financial Wisdom and/or your Adviser have with financial product providers or other parties.

Product Disclosure Statement

If a particular financial product is recommended to you (other than listed shares) you will be provided with a **Product Disclosure Statement (PDS)**. A PDS will also be provided if you instruct your Adviser to transact on your behalf and place a financial product without providing personal advice.

The PDS contains information about the particular financial product to help you make a decision about that product.

2. Who will be providing you with financial services?

By law anyone who advises you, or promotes financial products to you, has to have an **Australian Financial Services (AFS) licence** or be authorised by an AFS Licensee. Financial Wisdom is the holder of an AFS Licence (AFS Licence No. 231138) and is **responsible for the financial product advice given to you**. Your Adviser is an **authorised representative** of Financial Wisdom and provides services on Financial Wisdom's behalf. Financial Wisdom is also responsible for the content and distribution of this Financial Services Guide.

Financial Wisdom is a Principal Member of the Financial Planning Association (FPA), the professional association for qualified financial planners in Australia, and is committed to the FPA's Code of Ethics and Rules of Professional Conduct.

Financial Wisdom's relationship with the Commonwealth Bank Group

Financial Wisdom is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia, one of Australia's largest financial services organisations.

Financial Wisdom has associations with the following entities:

- Commonwealth Bank of Australia
- The Colonial Mutual Life Assurance Society Limited (CMLA) trading as CommInsure
- Colonial First State Investments Limited
- Commonwealth Securities Limited (CommSec)
- Avanteos Investments Limited
- Acadian Asset Management (Australia) Limited
- Realindex Investments Pty Limited
- BW A Managed Investments Ltd
- Bank of Western Australia Ltd

3. Who is your Adviser and how can they be contacted?

Wealth Wise Pty Ltd (ASIC Adviser identification number 235526) is an authorised representative of **Financial Wisdom Limited**.

Our contact details are as follows:

Address:	436-438 Vincent Street West
City:	West Leederville
State and Postcode:	W A 6007
Telephone:	08 9380 6333
Facsimile:	08 9381 2728
E-mail:	advisers@wealthwise.com.au
Website:	www.wealth-wise.com.au

Wealth Wise Pty Ltd has authorised and employs the following individuals to provide you with personal financial advice on its behalf;

Jamie Luxton CFP, DFP

ASIC Adviser Identification number 235874

Jamie Luxton, founder of the practice, has 20 years experience in the financial services industry. He holds a Diploma of Financial Planning, is a Certified Financial Planner and a member of the Financial Planning Association of Australia. Jamie has been an authorised representative of Financial Wisdom since January 1998. Jamie has an abundance of knowledge and experience in all facets of financial planning gained over the years giving advice to many individuals and business owner clients.



Gus Sadri CFP, DFP, BA (Eco), MA

ASIC Adviser Identification number 236042

Gus Sadri has extensive experience and knowledge in the financial services industry, which has been acquired over 30 years. He has further gained specialist knowledge in a broad range of areas including investment planning, superannuation, estate planning, social security and risk management over the past 16 years working with Principal Consultants and Senior Associates of prominent Adviser groups in Australia. Gus is a Certified Financial Planner with a Diploma of Financial Planning and is an Associate of the Financial Planning Association of Australia and a member of the Australian Institute of Management.



Lawrie Reid Dip FP, Dip LI, CD

ASIC Adviser Identification number 316161

After many years of managing, training and working with a multitude of experienced Advisers in the Financial Services Profession, Lawrie has decided to return to Financial Planning himself with the Wealth Wise team. He holds a Diploma in Life Insurance and a Diploma in Financial Planning through Deakin University and is currently studying towards CFP status. Lawrie has a broad range of knowledge in all areas of the industry, with a particular emphasis on Risk Insurance.



Paul Reilly DFP

ASIC Adviser Identification number 235876

Paul Reilly came to the financial services industry from a long career with Air Services Australia. He commenced employment with Wealth Wise in 2000 and has completed the Diploma in Financial Planning and is currently studying towards the "Certified Financial Planner" qualification. Paul focuses on giving quality professional service and advice on the major facets of Financial Planning including superannuation and investment planning, risk planning and retirement planning.



George Bloomfield Dip FP

ASIC Adviser Identification number 266579

George Bloomfield's 36 years experience in the financial services industry puts him into a select group of financial advisers. George's career has covered all classes of financial services, particularly in the superannuation, disability and personal risk areas.



Paul Turner Grad Dip Bus, Dip FS (FP)

ASIC Adviser Identification number 329632

Paul commenced his career in banking and finance with National Australia Bank in 1994. Since then he has held positions within private enterprise, local and state government. Paul has a young family and is passionate about wealth creation, wealth protection and budgeting for business, families and individuals. Paul is also experienced within the UK Pension field.



Tim Luxton B.Bus, Dip FP, FPA (Aff)

ASIC Adviser Identification number 235875

Tim Luxton has 9 years experience in the financial planning industry and focuses on wealth creation strategies, superannuation and investment planning, budget planning, risk management, and tax planning strategies. Tim has acquired the Diploma of Financial Planning and has a Bachelor of Business majoring in finance and marketing and is currently studying towards the Certified Financial Planner qualification. Tim is an Affiliate of the Financial Planning Association of Australia.



Paul holds a Diploma of Financial Services (Financial Planning), Graduate Diploma of Business and has completed studies in accounting.

Terry Lock Dip FP

ASIC Adviser Identification number 237811

Terry has recently merged his own financial planning business with Wealthwise. Over the past 26 years Terry's career has covered all aspects of financial services, particularly in the areas of Superannuation, Retirement, Disability and Personal Risk Insurances.



Gavin Bramley B. Com, CFP, Dip FS (FP), LIB(SA), SSA™

ASIC Adviser Identification number 322445

Gavin Bramley (B.Com, CFP (Honours), LIB(SA), Dip FS (FP), SAATM) joined Wealthwise in February 2008. Gavin is a published author on financial wealth protection and creation. He has also featured as a speaker and contributor on various publications and small business forums. Gavin has been involved in the Financial Services Industry since 1983. A perpetual student, Gavin is continually adding qualifications to his name that he believes will be of benefit to himself and his clients. He obtained his South African Certified Financial Planner qualification with distinction and in 2011 achieved the sought after designation of SMSF Specialist Adviser™. Gavin is passionate about mentoring, coaching and assisting his clients and colleagues to bring about major changes in their financial literacy. Gavin is currently WA Chairperson of the education committee for the Association of Financial Planners.



Mike Freeman CFP, CIP, ANZIIF (Aff)

ASIC Adviser Identification number 265130

Mike Freeman has been in the Financial Services industry for over 27 years. He is a Certified Financial Planner (CFP) and also holds the ANZ IIF Certified Insurance Professional (CIP) designation. He has broad ranging expertise and experience in retirement, estate planning and risk management areas. In addition he is one of the few practitioners working in the UK Pension field. Financial Services (Financial Planning) and is studying to complete a Bachelor of Commerce majoring in Accounting and Financial Planning.



Simon Podesta ADFS (FP), Dip FS (FP)

ASIC Adviser Identification number 337161

Simon joined the Wealthwise team in 2006 to pursue a career in the Financial Services industry and has extensive knowledge in all facets of Financial Planning. This includes wealth creation strategies, superannuation and investment planning, personal and business risk management, tax minimisation strategies and budget planning.



Simon holds both a Diploma of Financial Services (Financial Planning) and an Advanced Diploma of Financial Services (Financial Planning) and is studying to complete a Bachelor of Commerce majoring in Accounting and Financial Planning.

Craig Ross CFP (SA) Dip FP

ASIC Adviser Identification number 280116

Craig Ross has been in the Financial Services industry since 1984. His previous roles have included Sales, Management and Training all within the Financial Services industry. Craig's broad industry expertise has been used whilst travelling extensively to present training courses for various Life Insurance companies in South Africa, Zimbabwe, Mauritius, Malta, Kenya and Sri Lanka. From 1988 to 1996 he lectured at the South African Insurance College and wrote the Business Insurance training manuals for the college – he was guest speaker at the Human Resources Conference in Perth in 2004. In 1990 he qualified for the Million Dollar Round Table whilst an adviser in South Africa and obtained his South African Certified Financial Planner qualification in 1993. Craig and his family immigrated to Australia in 2003 and are now Australian Citizens. He has a broad knowledge of all areas of the industry with particular emphasis on Risk Insurance.



Randall Stout CFP™, B.Com, Member of CPA Australia, Cert of Applied Advice in Self Managed Superannuation

ASIC Adviser Identification number 245236

I was appointed as a member of the Australian Society of CPAs in January 1999. I achieved the Certified Financial Planning™ designation on the 14th of May 2002. I have worked as a financial planner for the past 10 years and in the accounting industry for the previous 5 years before joining Wealth wise in 2010.

I enjoy helping private wealthy family groups to grow and protect their wealth. I enjoy protecting the lives of young families and providing strategic advice. I also specialise in self managed superannuation fund. As a fellow small business owner I enjoy helping successful business owners protect and grow their family and business wealth.



Stephen Alexander Dip FS (FP)

ASIC Adviser Identification number 390023

Stephen Alexander has over 17 years experience in Financial Planning.

Originally from the U.K. he worked for several Financial Institutions and as an Independent Financial Advisor before emigrating to Australia in 2004.



Since then Stephen has gained experience working within the big banks before joining the Wealth Wise team.

Stephen specialises in retirement planning, investment opportunities and protecting clients wealth and assets.

Stephen's aim is to provide clients with the comfort and peace of mind that their goals and objectives are being realised, not only for now but for the future.

By listening and working together to formulate strategies for the long term, Stephen believes it will enable clients to create wealth and protect their family's financial future.

4. What financial services can your Adviser provide?

Will you receive personal financial advice?

Yes, your Adviser is **qualified and authorised** to provide you with **personal financial advice** that is tailored to your needs, objectives and financial situation. Your adviser is also able to provide you with general advice and factual information, and transact on your behalf.

What information should you provide to receive personal financial advice?

In order to provide you with appropriate advice, your Adviser will ask you to provide information about:

- your personal circumstances;
- details of your current financial situation; and
- other relevant matters.

You have the right not to disclose all information but your Adviser may not be able to provide advice that is appropriate to your needs, objectives and financial situation without it.

You should read the warnings contained in any documentation carefully before making any decision relating to a financial product.

What is the extent of the advice that your Adviser can offer you?

Your Adviser can provide personal financial advice, and deal (transact on your behalf), relating to the following types of financial product:

Product Types

Securities - (eg listed securities, hybrid securities and listed property trusts)
Managed investment schemes - (eg managed funds, unit trusts, Separately Managed Accounts and Investment Directed Portfolio Services)
Investment and funeral bonds
Deposit Products - (eg term deposits, savings accounts)
Government debentures, stocks and bonds
Personal and Business Risk Insurance (eg income protection, total and permanent disability, trauma, life cover, business overheads insurance, and group life insurance)
Superannuation - (eg rollovers, account based pensions and annuities)
Margin loans
Retirement Savings Accounts

How advice must be provided

Personal financial advice will be provided to you in writing (in an SOA) only after your Adviser has reviewed the information you provide to us and has carefully considered your financial goals.

What other information will I need from you?

If you decide to implement my advice, the law requires me to obtain additional information from you and to confirm the accuracy of that information. In particular, I will need to verify your full name, date of birth and residential address. In order to do so I will need to sight various identification documents such as a current Australian Driver's Licence or Australian Passport, and keep records of the identified documents. To minimise your inconvenience I will generally try to verify this information at the same time as I collect information about your financial needs and objectives. However, if you would prefer the verification not to occur until you decide to implement the advice please let me know. Please appreciate that the verified information will be made available to your product provider(s) and that they are unable to process your application without this verification.

The scope of financial products used to meet your needs

We maintain an Approved Product List containing financial products issued by Commonwealth Bank Group members and by third parties. A research team compiles and regularly reviews this list. Where appropriate, your Adviser will recommend a financial product from the Approved Product List. Any other product your Adviser recommends must meet our selection and approval process.

Limits on the advice that can be provided

When making recommendations to you, tax, social security and estate planning issues can be discussed but we are not authorised to give advice relating to these issues. If you want detailed advice you should consult a specialist in that area.

It is important to note that **your Adviser cannot provide advice** on the following:

- General Insurance
- Derivatives
- Foreign Exchange

Referral Service(s)

General Insurance

Through Financial Wisdom's associations with other professionals you can also access specialised General Insurance advice on a referral basis.

You do not have to consult any professional we refer you to. You may want to consult a professional you have an existing relationship with, or choose another. The professional you choose to consult is responsible for the advice they provide to you. We may earn a fee, commission or other benefit from the professional we refer you to in relation to the referral itself or on the basis of the business they transact for you. Where the other professional is an AFS Licensee or representative of an AFS Licensee, the other professional will provide you with a separate Financial Services Guide relating to those services, and details of any fee, commission or other benefit arising from the referral, or any business transacted as a result of the referral. Financial Wisdom is not responsible for any advice provided to you by any other professional we refer you to.

Other services available from Financial Wisdom

Financial Wisdom is able to offer advice on a range of financial products that may be broader than your Adviser can offer you. A summary of all the services available from Financial Wisdom is provided in section 8.

Can you make a transaction without receiving personal financial advice?

Yes, we can take your instructions to transact on your behalf and place a financial product (that Financial Wisdom is able to offer) without providing personal financial advice.

How do you provide instructions to your Adviser?

Generally we need you to instruct your Adviser in person, as your signature will be required for verification. However, for some products and services it is possible for special arrangements to be put in place where instructions can be given to your Adviser by fax, phone or e-mail.

What personal information is maintained in your file and is it kept secure?

The law requires us to keep a record of your personal profile. This has to include details of your personal needs, objectives and financial situation and a record of any advice given to you.

Financial Wisdom is committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality we have adopted the principles set out in the Privacy Act. For further details please refer to the Commonwealth Bank Group's Privacy Policy at www.commbank.com.au. If you wish to examine your file please ask your Adviser.

Will your portfolio be reviewed?

It is recommended that you review your financial situation regularly or whenever your personal or financial circumstances change. Your Adviser will conduct a review of your portfolio every six months. The cost of this review is outlined in section 5 and will be detailed in your SOA.

You will, of course, receive regular information from the product providers about the value and performance of your investments, as well as details of any insurance policy cover.

What happens if we provide you with further advice?

When we provide you with personal advice, you will initially receive a Statement of Advice (SOA). Where you maintain the advice relationship with us, a SOA is generally not provided for further advice situations provided your circumstances and the basis of the advice are not significantly different. However we are required to keep a record of advice.

You may request a copy of the record of advice we keep. Any request must be made within 7 years of the provision of such advice, and should be directed to your Adviser.

5. What fees and commissions are paid to Financial Wisdom?

What are the costs involved in obtaining advice and to whom are they paid?

A range of fees and commissions may be paid for the advice you receive and the financial products used. These fees and commissions **are paid to Financial Wisdom as the Licensee and are not paid directly to your Adviser**. How your Adviser is paid is set out in section 6, “What does Financial Wisdom pay your Adviser?” and will be fully detailed in your SOA.

The types of payments are outlined below. Before providing any financial advice your Adviser will discuss these options with you and help you select the payment method that suits you best.

In all cases, details of payment required for the services provided will be given to you at the time of any personal financial advice or when executing a transaction on your behalf. All fees detailed below are inclusive of GST (where applicable).

A. Fee for Service Provided

Initial Interview

The standard fee for the initial interview is normally \$495 (including GST). However this fee is normally waived if you are referred by an existing client or a referring professional. Please discuss this fee with your adviser prior to your initial meeting.

Schedule of Fees

Category	SOA Fee	Implementation Fee	Total Cost
Simple SOA (single strategy)			
Risk Only	\$1,300	\$700	\$2,000
Switch	\$800	\$200	\$1,000
Super rollover	\$1,200	\$600	\$1,800
Investment	\$1,200	\$600	\$1,800
Simple retirement	\$1,500	\$500	\$2,000
SMSF (Investment only)	\$1,500	\$500	\$2,000
Corporate Super	\$1,300	\$700	\$2,000
Agribusiness	\$1,000	\$500	\$1,500
Standard SOA (12 strategies +/-risk)			
Gearing + risk	\$2,000	\$1,000	\$3,000
Super rollover + risk	\$1,600	\$900	\$2,500
Corporate super + risk	\$1,700	\$1,000	\$2,700
Simple multiple strategies + risk	\$2,000	\$1,000	\$3,000
Simple multiple strategies	\$1,600	\$900	\$2,500
SMSF (Investment) + risk	\$1,900	\$800	\$2,700
Switch + risk	\$1,200	\$500	\$1,700
Investment + risk	\$1,600	\$900	\$2,500
Agribusiness + risk	\$1,400	\$800	\$2,200
Complex Insurance	\$2,000	\$1,000	\$3,000
Complex SOA (3 or more strategies +/-risk)			
Complex retirement	From \$2,500	\$1,000	From \$3,500
TTR	From \$2,500	\$1,000	From \$3,500
Complex multiple strategies + risk	From \$3,000	\$1,000	From \$4,000
Complex multiple strategies	From \$2,500	\$1,000	From \$3,500
Complex SMSF	From \$3,000	\$1,000	From \$4,000
Complex SMSF + risk	From \$3,400	\$1,000	From \$4,500
Direct Share Portfolio	From \$2,500	\$1,000	From \$3,500
Other Advice Documents			
Strategy Paper (risk, retirement, SMSF)	\$1,400	\$0	\$1,400
Record of Advice (ROA)	\$750	\$250	\$1,000
Transaction without Advice (TWA)	\$0	\$300	\$300
Amendment to SOA	\$300	\$0	\$300
Direct Share purchase/sale (TWA) + brokerage	\$0	\$300	\$300

* The above fees are inclusive of GST

A. Hourly Rate Direct Charges

Your Adviser may charge an hourly rate for financial services. The current rate is \$330.00 per hour (including GST). Part or all of the initial commissions received from a product provider may be rebated to you if this charging option is used.

Before going ahead you will be given an estimate of the time that your Adviser will need. Under this fee structure, you will be given a tax invoice for the service provided. Payment is made to Financial Wisdom in accordance with the invoice.

B. Commissions & Adviser Service Fee

i) Commissions

Under this method of payment, Financial Wisdom receives a commission directly from the product provider. This commission is based on a percentage of the funds you invest or the premiums you pay. Commissions are not paid directly by you, but are deducted from the investment or premium by the product provider.

These commissions fall into two general categories:

- **Initial Commission** - This is a one off commission paid at the start of an investment or insurance policy. The initial commission on an investment product, including superannuation, can be up to 5.5% (GST inclusive) of the investment amount. The initial commission on an insurance product can be up to 125% (GST inclusive) of the first year's premium.
- **Ongoing Commission** - This is paid every year in which the investment or insurance policy is maintained, as part of the product provider's ongoing charges. The ongoing commission on investment products, including superannuation, can be up to 1.10%pa (GST inclusive) of the investment amount. The ongoing commission on insurance products can be up to 38.5%pa (GST inclusive) of the renewal premium.

ii) Adviser Service Fee

The Adviser Service Fee is a fee agreed between you and your Adviser for their ongoing advice and service. It is paid to Financial Wisdom, and Financial Wisdom may pay part or all of the fee to your Adviser.

Some products offer the option to deduct the Adviser Service Fee from your funds on a periodic basis. If this fee is to apply to you, it will be fully detailed in your SOA.

C. Direct Share Investment

Your Adviser can charge you a fee over and above the brokerage fee charged by the Adviser Trading Centre at CommSec for trading shares, and a management fee based on the value of your direct share investment. This charge is optional and has no minimum or maximum. These fees and commissions will be detailed in your SOA.

D. Margin Lending

If you take up a margin loan upon our recommendation, Financial Wisdom will receive a commission based on the loan amount, paid on an annual basis. Financial Wisdom may pass this on to your Adviser. It will be fully detailed in your SOA.

E. Other benefits that may be received

Financial Wisdom assesses and rewards its Advisers based on the quality of advice provided to clients, the continuing professional development of Advisers, and the management, size and growth of an Adviser's practice. Together these measures form a Practice Quality score ("PQ") which is compiled by Financial Wisdom.

Financial Wisdom Advisers may be entitled to receive the benefits outlined below. **These other benefits are not an additional cost to you.**

Short Term Incentive:

Financial Wisdom may receive payments from certain product providers on the Financial Wisdom Approved Product List. These payments are based on the level of investments by Financial Wisdom clients in those products. The payments form part of a pool maintained by Financial Wisdom. From this pool, the Financial Wisdom Adviser may qualify for a Short Term Incentive (STI) payment provided he/she obtains a minimum PQ and achieves minimum levels of advice quality, business revenue, and for productivity and business retention. **Any benefit the Adviser receives under the STI is not an additional cost to you.**

Long Term Incentive:

Based on an assessment of Financial Wisdom Adviser's Practice Quality and ongoing performance, the Adviser can participate in a long term incentive programme which could provide him/her with a share in a return on an investment portfolio, purchased by Financial Wisdom Limited. The identity of the product providers within the

investment portfolio are not identified to the Adviser. It is not possible to quantify these benefits at this time and any benefit your Adviser receives as a result of his/her participation is not an additional cost to you.

In addition:

- Financial Wisdom Advisers may be invited to participate, sometimes with their partners, in domestic and international educational conferences and seminars arranged by Financial Wisdom. It is not possible to estimate a dollar value of these benefits at this time. Their attendance may be paid for in full or subsidised by Financial Wisdom, or it may be at their own cost.
- Financial Wisdom Advisers may receive minor unquantifiable benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise, and other minor benefits from Financial Wisdom or product providers whose products Financial Wisdom recommends. Given that such benefits are discretionary and relate to future events, it is not possible to provide an estimated dollar value. The details of any benefit received will be recorded in our register of alternative forms of remuneration, which is available for inspection by contacting Financial Wisdom.

- Financial Wisdom Advisers have access to a Business Valuation Package offered by Financial Wisdom, which is subject to certain conditions. The amount Financial Wisdom would pay for the Adviser's business depends on a range of factors including compliance history and financial performance.

Partners in Wisdom Program

Financial Wisdom, as the licensee, may receive payments from a number of product providers to help fund professional development programs, study tours and conferences, and various other functions attended by Advisers. These payments are not linked to volume of sales. Financial Wisdom currently offers platinum, gold, silver and purple packages where the product provider can contribute amounts of \$90,000, \$60,000, \$25,000 and \$7,500 respectively towards partnering with Financial Wisdom in providing Adviser training and conferences. A list of current Partners in Wisdom is available on the Financial Wisdom website.

Are fees paid for referrals?

If you have been referred to us by someone else, or if we refer you to someone else, Financial Wisdom or the Adviser may pay them a fee or commission, or may receive a referral fee. The SOA will disclose these referral payments and the amounts paid.

6. What does Financial Wisdom pay your Adviser?

Once Financial Wisdom receives payment for a service, it will pay your Adviser a percentage of the commission, fee and bonus amount received by Financial Wisdom and retain the balance.

The exact amounts payable to Financial Wisdom and your Adviser will be disclosed in your SOA. If the amount is not calculable at the time the SOA is given, the way the amount is calculated will be disclosed in the SOA.

Financial Wisdom and your Adviser maintain a public register of alternative forms of remuneration of \$300 or equivalent value received from product providers or fund managers whose products or

platforms Financial Wisdom Advisers recommend. We also maintain a Conflicts of Interest register. Conflicts of interests are circumstances where some or all of your interests are inconsistent with, or diverge from, some or all of the interests of Financial Wisdom or your Adviser. Copies of these registers are available for inspection by contacting:

**Financial Wisdom Limited
Ground Floor, Tower 1,
201 Sussex Street
Sydney NSW 2000
Phone: 1800 024 864
Email: customerrelations@cba.com.au**

7. What should you do if you are not happy with the service?

If you are not happy with the services provided or your Adviser, please:

- Contact your Adviser and discuss your complaint.
- If your complaint is not satisfactorily resolved within 3 days, please contact by telephone or in writing:

Customer Relations

Financial Wisdom Limited

Reply Paid 41

GPO Box 41

Sydney NSW 2001

Phone: 1800 805 605

Fax: 1800 028 542

Email: customerrelations@cba.com.au

We will aim to resolve your complaint quickly, fairly and within prescribed time frames.

If you are still not satisfied you have the right to refer the matter to Financial Ombudsman Service Limited (FOS), which Financial Wisdom is a member of. They can be contacted on 1300 780 808.

Financial Wisdom Limited's professional indemnity insurance arrangements satisfy the compensation arrangements required under section 912B of the Corporations Act and includes cover for claims against former representatives, whilst they acted for Financial Wisdom Limited

8. Other services available from Financial Wisdom

The financial services your Adviser can offer are described in section 4 of this Financial Services Guide. Some of the financial services Financial Wisdom can provide may be beyond those which your Adviser can provide. Financial Wisdom can provide personal financial advice, and deal (transact on your behalf), relating to the following types of financial product:

Product Types:

Securities - (eg listed securities, hybrid securities and listed property trusts)

Managed investment schemes - (eg managed funds, unit trusts, Separately Managed Accounts and Investment Directed Portfolio Services)

Investment and funeral bonds

Deposit Products - (eg term deposits, savings accounts)

Government debentures, stocks and bonds

Personal and Business Risk Insurance (eg income protection, total and permanent disability, trauma, life cover, business overheads insurance, and group life insurance)

Superannuation - (eg rollovers, account based pensions and annuities)

Margin loans

Retirement Savings Accounts

If you have any further questions about obtaining personal financial advice, or the financial products Financial Wisdom is able to offer you, please contact your Adviser. Your Adviser's details are listed in section 3.

Please retain this Financial Services Guide for your reference and any future dealings with Financial Wisdom.



Wealthwise

ABN 70 104 359 211

Wealthwise Pty Ltd
Authorised Representative of Financial Wisdom Limited
ABN 70 006 646 108 AFSL No. 231138