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## Financial Services Guide

Version – v5 (May 2010)

The Financial Services Guide (FSG) is an important document as it provides you with information about WSP Financial Services Pty Ltd (the Licensee) trading as Wealth & Security Planners (WSP). Reference to WSP includes the terms “the Licensee”, “our”, “us” or “we”. It is a requirement of our Australian Financial Services Licence (AFSL) to give you this FSG to assist you in deciding if you should use the financial services we provide. The FSG explains the services we can provide and the types of products we can offer. It also explains how we (and other related persons) are remunerated for these services as well as information regarding our internal & external complaints handling procedures. Any changes to our FSG, including Adviser Profiles, will be made available on our web site.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA), Statement of Additional Advice (SOAA) and/or Record of Advice (ROA). To invest in any of the financial products, you must complete the application form attached to the relevant PDS that contains information about that particular product. We will assist you in making an informed decision about that product.

If we provide you with personal financial product advice, rather than general financial product advice, we will give you an SOA. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs whereas general product advice does not. The SOA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice.

On an ongoing basis, a Record of Advice (ROA) may be provided instead of an SOA. This will occur when there has been no significant change in your personal circumstances or, the basis of the advice has not significantly changed since the last SOA was provided. You will be provided with a copy of the ROA for your records at the time it is prepared.

**The Licensee is responsible for the advice provided and services offered to clients by its Advisers. The Licensee has approved this FSG and has authorised its distribution.**

### Who Are We?

We are a boutique financial planning firm specialising in the provision of tailored ‘coaching services’ to clients throughout Australia and overseas. We are also a Principle Member of the Financial Planning Association of Australia (FPA) and must comply with the FPA’s Code of Ethics and Rules of Professional Conduct.

### What Do We Offer?

We offer you a choice in terms of services and associated costs. You decide how much involvement our adviser has in your financial planning.

Primarily, we offer comprehensive strategic financial planning advice that considers all aspects of your present circumstances and future goals. We provide you with a personalised financial blue print to achieve your financial objectives and involves an optional or standalone “financial coaching” service. Within this service you can choose an ‘Adviser – Client relationship’:

- that deals with a series of “one-off” style financial planning questions or issues; or
- where you develop an ongoing and very close relationship with your financial adviser and the ongoing service requirements are very much adviser driven and customised to meet your requirements.

### What Are Our Authorisations?

- Financial Advice on structures & strategies to meet your financial objectives;
- Retirement Planning / Strategy and Social Security advice;
- Superannuation and Rollover advice and strategies;
- Self-managed Superannuation Advice;
- Listed share and Managed Funds investment advice;
- Gearing Strategies;
- Life, Total & Permanent Disablement, Trauma and, Income Protection insurance advice; and
- Estate Planning advice.

In addition, we are able to offer you on-going monitoring and review service for your investment portfolio or life insurance program.

### Who is your Adviser?

Your financial adviser, an Authorised Representative of WSP, is authorised to provide you with advice. Specific information relating to your adviser, including qualifications and authority, is outlined in the Adviser Profile that accompanies this FSG. As the Adviser Profile must be read in conjunction with this FSG, please ensure that your adviser provides this to you. A copy is also available on our web site.

### Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so we need to find out about your individual investment objectives, financial situation and financial requirements before we recommend any investment to you. You can choose 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 and understand the warnings carefully.

### What should I know about the risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so or you do not understand, you should ask us for further clarification.

### How Are We Paid for the Services We Provide?

We charge or recover the cost of providing the services to you in a number of ways, including (i) an hourly rate (ii) receiving commission or (iii) a tax-deductible ongoing service fee (based on assets under advice). If you decide to proceed with our service we will discuss your preferred method of paying us for our advice and services. The following Fee Schedule lists our current fees & charges.

**Schedule of Fees:**

<b>Standard Hourly Rate:</b>	Senior Financial Adviser - \$330.00 per hour (or part thereof) with a minimum fee of \$165.00. Planning Assistant - \$75.00 per hour (or part thereof) with a minimum fee of \$37.50.															
<b>Placing investments:</b>	A percentage of the value of the investment. As an illustration, please refer to the figures and percentages below: <table border="0"> <tr> <td>Less than \$50,000</td> <td>5.5%</td> <td>Up to \$2,750.00</td> </tr> <tr> <td>\$50,001 to \$100,000</td> <td>4.4%</td> <td>Between \$2,200.00 &amp; \$4,400.00</td> </tr> <tr> <td>\$100,001 to \$250,000</td> <td>3.3%</td> <td>Between \$3,300.00 &amp; \$8,250.00</td> </tr> <tr> <td>\$250,001 to \$500,000</td> <td>2.2%</td> <td>Between \$5,500.00 &amp; \$11,000.00</td> </tr> <tr> <td>More than \$500,000</td> <td>1.1%</td> <td>Over \$5,500.00</td> </tr> </table>	Less than \$50,000	5.5%	Up to \$2,750.00	\$50,001 to \$100,000	4.4%	Between \$2,200.00 & \$4,400.00	\$100,001 to \$250,000	3.3%	Between \$3,300.00 & \$8,250.00	\$250,001 to \$500,000	2.2%	Between \$5,500.00 & \$11,000.00	More than \$500,000	1.1%	Over \$5,500.00
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<b>Full Financial Plan:</b>	\$3,300.00.															
<b>Ongoing Service Fee:</b>	A Standard Fee of 0.55% of the total funds under advice. As an illustration, if the total of the funds under advice is \$50,000.00, then the fee will be \$275.00 per annum.															
<b>Financial Coaching Fee:</b>	Same as the fee for "Ongoing Service Fee" above.															

The fees in the above schedule incorporate any product fee/remuneration charged by fund managers and are inclusive of GST. The Fee Schedule will be explained further to you in the Statement of Advice (SOA) or Record of Advice (ROA).

Of all fees received, a percentage will be paid to our Authorised Representatives. The amount paid will be dependent on the Authorised Representative's remuneration agreement and will vary to take into account business expenses and changes in commission rates paid by product providers. As a guide, up to 50% may be paid to our Authorised Representatives, based on the amounts contained in the Schedule of Fees above.

We and/or your Adviser may also be entitled to other incentives, including allowances and bonuses based on volume, discounted services and awards. Where an 'alternative' form of remuneration is received, it is documented in a public register that is available to you to view, upon request.

**What Commissions, Fees or Other Benefits are received?**

We receive commissions from various fund managers and product providers. These and other benefits, inclusive of non-monetary benefits, will be disclosed in the SOA or ROA.

Ongoing fees are calculated as a percentage of funds under management and this percentage varies depending on the level of service chosen. The calculation of all fees, charges and the ongoing services provided are discussed in the first meeting and subsequently disclosed in the SOA, prior to the implementation of any recommendations.

You can, at any time, request further information in relation to the remuneration and the range of amounts or rates of remuneration received by us and/or the authorised representative.

**Do any relationships exist which might influence the service or advice I receive?**

We, including your adviser and any related body corporate, have no relationship or association with any product issuer that could be expected to influence us in providing financial services to you.

**What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile that includes details about you personally, your investment objectives, financial situation and particular needs as well as information that relates to your dealings with the Adviser. Records of any recommendations made to you will also be kept in your file. This information will be kept for a period of 7 years and you can request a copy of this information at anytime within that period.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. However, you should be aware that legislative requirements might require us to provide information about you to various statutory authorities. Our privacy policy & statement contain further details and this can be provided to you upon request. If you wish to examine your file, please let us know and we will make arrangements for you to do so.

**Can I tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions, including telephone, email or fax. However, in all cases we must receive a written confirmation of these instructions.

**What should I do if I have a complaint?**

We are committed to providing quality advice to our clients. This commitment extends to providing an accessible complaints resolution mechanism for our clients. If you have any concerns about the service provided to you, you should take the following steps:

1. Contact us so that we can discuss your concerns.
2. If we are unable to resolve your concerns satisfactorily within 7 days, we will document your concerns in a Complaints Form, which we will forward to the Complaints Officer.
3. Alternatively, you may submit your complaint, together with copies of supporting documentation, to the Complaints Officer directly at WSP Financial Services Pty Ltd, PO Box 1799, WEST PERTH WA 6872 or by email to [planners@wsp.com.au](mailto:planners@wsp.com.au).
4. If a satisfactory resolution cannot be reached, you can raise your concerns with the Financial Ombudsman Service (FOS) on 1300 780 808. FOS is an external complaints resolution service of which WSP Financial Services Pty Ltd is a member.
5. You may also raise your concerns or obtain information about your rights with the Australian Securities & Investments Commission (ASIC). You can contact ASIC's Infoline on freecall 1300 300 630. Further details are available at [www.asic.gov.au](http://www.asic.gov.au).
6. If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). You can contact the FPA on freecall 1800 626 393. Further details are available at [www.fpa.asn.au](http://www.fpa.asn.au).

**What compensation arrangements do you have in place?**

We have in place Professional Indemnity (PI) insurance in relation to our conduct as well as that of our advisers and employees in providing the services to you. Subject to the policy's terms & conditions, coverage also extends to former advisers and employees involved with the services at the time that they were provided.