

Financial Services Guide

The purpose of this Financial Services Guide is to give you information about the types of services we are authorised to provide, how we are remunerated and details of any associations or factors that may influence our recommendations.

Our advice extends to:

- financial planning advice and implementation;
- superannuation planning, rollover advice, implementation and review;
- pre and post-retirement planning and implementation;
- estate planning assistance;
- risk management (personal and corporate including term life, income protection and trauma insurance);
- portfolio management;
- business succession advice;
- redundancy advice; and
- finance and gearing strategies

Bonnie Hill

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Wealth Managers Pty Ltd
AFS Licence No. 232701
ABN 27 086 558 134

Providing effective wealth and risk management solutions

You have the right to ask us about our charges, the type of advice we will give you and what we can do if you have a complaint about our services.

Key information is set out in answer to these questions in this guide. If you need more information or clarification please ask us.

A written Statement of Advice will be provided to you when we first give you any personal advice.

What information should I provide to receive personalised advice?

You should provide us with a list of your personal objectives, details of your current financial situation and any other relevant information, so that we can offer you the most appropriate advice possible.

You are not obliged to provide this information. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to financial product/s.

What information will you maintain in my file and can I examine my file.

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting the National Privacy Principles (NPPs) set out in the Privacy Amendment (Private Sector) Act 2000, which will ensure the privacy and security of your personal information. You may request to see a copy of our Privacy Policy at any time. If you wish to examine your file, please ask us and we will make arrangements for you to do so.

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.

How can I give you instructions about my Financial Product/s?

You may tell us how you would like to give us instructions. We generally require that you instruct us in person and we rely on your signature for verification.

However, there are arrangements in place for some products and services where your adviser can receive your instructions by fax, phone or email.

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

We will explain to you any significant risks of the investments or strategies that we recommend to you. If we do not do so, you should ask us to explain those risks to you.

Please note that we are not able to control or eliminate the risks associated with investing. Our role is to help you understand those risks and the options available to manage them.

If you have any complaints

Who can I complain to if I have a complaint about the advisory service?

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

1. Contact your adviser and tell him/her about your complaint.
2. If your complaint is not satisfactorily resolved within three business days, please contact our Complaints Resolution Officer by telephone or in writing.
Telephone: 1800 008 992 (Freecall)
Address: GPO Box 529 Hobart Tas 7001
3. If a satisfactory outcome cannot be achieved within 45 days, you can contact the Australian Securities & Investments Commission (ASIC) at their Freecall Infoline on 1300 780 885 to find out which industry complaints scheme may be available to assist you to settle your complaint.

We are members of the Financial Ombudsman Service:

Telephone: 1300 78 08 08
Facsimile: 03 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au
Mail: GPO Box 3
Melbourne Vic 3001

We always attempt to resolve complaints quickly and fairly.

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

Wealth Managers confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with the law. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Wealth Managers and our authorised representatives 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 who has ceased work with Wealth Managers for any work done whilst engaged with us.

How will I pay for the service?

- How much commission/fees do you get?
- How are commissions/fees calculated?

Generally, the payment we receive will be based on the level of work involved in providing our advice and, to some degree, the amount invested and will differ from product to product. Details of the payment we receive are contained in the Product Disclosure Statements provided by most Financial Product issuers. Your adviser can give you full details.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, in actual dollar amounts where possible, in the Statement of Advice. Our advisers will provide you with a Statement of Advice before we proceed to act on your instructions.

- The Financial Product issuer may pay us at the time you invest or contract and/or during the life of your investment or contract.
- We may charge you a fee depending on the time we spend developing your plan or depending on the value of funds you invest.
- We may invoice you for a fee when you receive our written recommendations.
- You may have to pay us a management fee annually or in instalments.
- We may receive ongoing payments from the Financial Product issuer.

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.

You may choose how you pay for our services from the following options:

- on a fee for service basis;
- by the brokerage we receive from product sales which offsets these service fees; or

- a combination of both.

We will give you a Statement of Advice containing details of our fees and any payments made to us by a Financial Product issuer.

Who will be responsible for the financial services given to me?

Your adviser will be acting on behalf of Wealth Managers Pty Ltd, which holds an Australian Financial Services Licence No. 232701. Wealth Managers is therefore responsible for any investment advisory services your adviser provides.

Wealth Managers is part of Australian Wealth Management Limited, which in turn is part of IOOF Holdings Ltd (IOOF), a leading provider of wealth management products and services in Australia. Listed on the Australian Securities Exchange (ASX:IFL) IOOF is in the top 200 ASX listed companies and provides services to over 700,000 clients Australia wide.

IOOF also holds an equity interest in various ASX listed and unlisted investments that appear in the Wealth Managers' Approved Product list.

In circumstances where IOOF is a substantial shareholder in these investments, and they are recommended to you, specific disclosure details will be provided to you in the Statement of Advice provided by your adviser.



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www.wmanagers.com.au

Adviser Profile

Who is my adviser?

Your adviser will be Bonnie Hill who is an Authorised Representative of Wealth Managers Pty Ltd. Her representative number is 350373. Her advice is provided via Direct Super Solutions Pty Ltd, ABN 71 396 831 618, which is a Corporate Authorised Representative of Wealth Managers, Representative Number 350373.

Direct Super Solutions Pty Ltd is legally the entity that provides advice, receives remuneration and together with Wealth Managers, is responsible for the advice provided.

Bonnie has a Diploma of Financial services and has over 6 years experience within the Financial Planning and Insurance Industry

What advisory services are available to me?

Bonnie Hill is authorised by Wealth Managers Pty Ltd to give advice on the following:

- Deposit and Payment products including – basic deposit products, deposit products other than basic deposits and non-cash payment products.
- Debentures, Stocks and Bonds issued or proposed to be issued by a Government.
- Life products including – investment life insurance products and life risk insurance products.
- Interests in managed investment schemes including – investor directed portfolio services.
- Retirement Savings Accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997).
- Securities and Superannuation.

As a result of the business your adviser places with fund managers and other product providers, Wealth Managers Pty Ltd and your adviser may receive additional benefits.

These benefits may relate to the provision of training, technical advice and other information to assist us in keeping up to date with industry and market trends. These benefits may also include monetary incentives or other benefits related to professional development conferences or workshops in the form of travel and accommodation costs.

Wealth Managers Pty Ltd is committed to the FPA's Code of Practice on Alternative Remuneration in the Wealth Management Industry (the Code).

In accordance with the Code, Wealth Managers and your adviser will disclose any alternative remuneration benefits that are received. Alternative remuneration arrangements will be recorded in a public register which you may view on request.

Will anyone be paid for referring me to you?

If a commission or fee is paid in relation to your referral to us, you will be given details of this payment in the Statement of Advice.

If you have any further questions about the financial services Wealth Managers Pty Ltd provides, please contact Bonnie Hill. You should retain this document for your reference and any further dealings with Wealth Managers Pty Ltd.