THE COMPLETE PLANNER PTY LTD
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Suite 27, 1 Ricketts Road
Mount Waverley, Vic 3149
Telephone: (03) 9498 0430
A.F.S.L. No. 278161

NOT INDEPENDENT

The Complete Planner Pty Ltd and our Authorised Representatives may receive commissions associated with the issue of life insurance products. For these reasons, we do not represent ourselves as independent, impartial or unbiased.

FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide you, how we and any other relevant parties are remunerated, details of any potential conflicts of interest and how a complaint about us would be handled

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

BEFORE YOU GET OUR ADVICE

Who is my adviser?

Please refer to the Supplementary Financial Services Guide.

What advisory services are available to me?

Your adviser is an authorised representative of The Complete Planner Pty Ltd. The Complete Planner Pty Ltd holds an Australian Financial Services Licence No. 278161 and is responsible for the advice provided by its representatives.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

The Complete Planner Pty Ltd is authorised to provide financial product advice and deal in the following:

i) Deposit and payment products including
   a. basic deposit products
   b. deposit products other than basic deposit products

ii) debentures, stocks or bonds issued or proposed to be issued by a government

iii) life products including:
   a. investment life insurance products; and
   b. life risk insurance products

iv) interests in managed investment schemes including:
   a. investor directed portfolio services;

v) retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997)

vi) securities

vii) standard margin lending facility; and

viii) superannuation

We provide advice on appropriate wealth creation and wealth preservation strategies. We recommend that you regularly review your financial strategy and investments with us (we recommend yearly), to ensure that they remain appropriate for your circumstances. Clients are also encouraged to contact us at any time for an interim review, or to answer any queries they may have. We only recommend a financial product to you after considering its suitability for your individual investment objectives, financial situation and needs.

The Complete Planner Pty Ltd offers both personal and general advisory services. Clients should be aware that when general securities advice is provided it will not necessarily be appropriate for every client. That is why we recommend you seek a personalised review of your investment objectives, particular needs and circumstances before making an investment decision.

How will I pay for the service?

The Complete Planner Pty Ltd offers a choice of payment options. You may prefer to pay us a fee, which would be based on factors such as time we spend developing your plan, the type of product involved and/or the amount that you invest.

Alternatively, we may be able to offer you the option whereby we are to receive payment by way of commission or adviser fee, in which case the payment will be made to us by the fund manager/wrap service/life company that you invest or contract with.

We will explain these options to you when providing our advice.

Do you receive remuneration, commission, fees or other benefits in relation to providing the Financial Services to me and how is that commission calculated?

Yes, we do receive remuneration for providing professional financial services. As stated above, we may receive this remuneration by way of fees or commission and the amounts can vary, depending upon factors such as complexity of the advice and the amount of time involved.

We will provide full details to you when we give you a Statement of Advice however the following is a guide.

Fees

Where it has been arranged that you will pay an Adviser Fee directly for our services, we will invoice you for the applicable amount. The rate for our services may be a percentage of the amount invested (say 1%), or a flat fee, based on an hourly rate, GST inclusive, depending upon the complexity of the services involved.

It can sometimes be arranged for you to authorise that the Adviser Fee be deducted from your invested amount by the Fund Manager or Wrap Service, which will pay the fee to us.

Commission on Life Risk Insurance Products

When we arrange a life risk contract, we would be paid an initial amount of commission by the life insurance company once the insurance proposal has been accepted by the life company and the policy in force. The rates of commission can vary widely because the types of the insured risks involved also vary. However, initial commission normally falls within the range from 0% to 66% of the first year's premium,

Life companies generally pay ongoing or renewal commission. This is based on the premium at that time and is paid to us after the premium has been paid. The rates vary but are usually in the range from 8% to a maximum of 22% p.a.

Review fee

A review fee may be charged for reviews of existing plans and portfolios to ensure strategies remain appropriate. This fee will be agreed between you and your Financial Adviser. Again, you may be invoiced for an adviser fee when you receive our written recommendations. Alternatively, this fee may be charged on an ongoing basis from your investments as agreed.

Do you have any relationships or associations with Financial Product issuers?

From time to time, financial product issuers offer our representatives invitations to social and sporting events and the occasional gift such as a bottle of wine or hampers on special occasions. The approximate value of these during the year is $250.

WHEN YOU GET OUR ADVICE

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 your individual investment objectives, financial situation and needs before we recommend any investment to you. You have the right 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 the warnings carefully.

What should I know about any 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, you should ask us for further clarification.

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 of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

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; for example, by telephone, e-mail or other means. But in all cases, we must receive a written confirmation of these instructions.

What professional indemnity insurance do you have?

We have professional indemnity insurance cover in place and these arrangements comply with the requirements for compensation under the Corporations Act.

Our professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former authorised representatives whilst they acted on our behalf.

IF YOU HAVE ANY COMPLAINTS

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

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

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, please contact The Complete Planner Pty Ltd on (03) 9498 0430 or put your complaint in writing and send it to us at PO Box 856, Mount Waverley, VIC. 3149. We will try and resolve your complaint quickly and fairly.
3. If we cannot reach a satisfactory resolution within 30 days, you can raise your concerns with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

   The contact details for AFCA are:

Phone	1800 931 678 (free call)
Online	www.afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

WealthStreet Advisers
ABN 57 610 149 963
PO Box 647
Berwick, VIC 3806
Phone:1800 940 490
AFSL No. 278161

PRIVACY POLICY

WealthStreet Advisers continues to be committed to ensuring the confidentiality and security of your personal information. We are bound by the Privacy Act and National Privacy Principles (NPPs) regulated by the Federal Privacy Commissioner to guide us in our responsible handling of personal information.

- **What is Personal Information?**

  The Privacy Act and the NPPs apply to the collection, use and disclosure of an individual's personal information by private sector organisations. Under the Privacy Act, personal information is broadly defined. In simple terms it means any information related to an individual which is held in a record by an organisation such as WealthStreet Advisers.

  The Privacy Act and the NPPs do not apply to the handling of information related to companies or to businesses.

- **What is sensitive information?**

  Sensitive information is a particular type of personal information and includes health information and information about personal attributes such as ethnic or racial origin, membership of organisations such as trade unions, religious or political affiliations. At WealthStreet Advisers the sensitive information we collect from you, or from your medical practitioner, includes health information for the purpose of assessing applications and claims under life risk products.

- **How and why we collect your personal information**

  There are a number of reasons why WealthStreet Advisers and its authorised representatives may collect your personal information. The main reason is to provide you with financial advice which may include a particular financial product or service.

  The collection of information can occur when you complete a financial fact finder or client questionnaire or through the completion of an application form for a product. We collect such information as is necessary for us to assess your application for a particular product and to manage and administer the product for the duration of your investment. If you do not provide us with the requested information we may not be able to provide advice which is appropriate to your needs.

- **How we use your personal information**

  The primary reason that we collect, use or disclose your personal information is to provide financial advice appropriate to your personal financial situation, investment objectives and particular needs. When our recommendation is implemented, your personal information is provided to the product provider to assess your application and then administer and maintain your financial product. WealthStreet Advisers and its authorised representatives maintain records for each client, including the products and services they hold.

  WealthStreet Advisers maintains the confidentiality and security of your personal information by restricting access to those staff and service/product providers required to provide management and administration services.

- **How to access your personal information**

  You may request access to information that we hold about you by contacting WealthStreet Advisers Privacy Officer. Requests for access to your personal information may only be made by you.

We may exercise our right to deny access to particular information in certain situations, for example, where legal proceedings have commenced. If we deny you access to your personal information, we will explain the reason it has been denied.

- **Protection and quality of your personal information**

  We are committed to protecting your personal information from misuse and loss and from unauthorised access, modification or disclosure. We limit access to those staff and product providers who manage your account.

  WealthStreet Advisers and its authorised representatives rely on the correctness of the information that you supply to us. Please assist by contacting us if any of your personal information is incorrect, has changed or requires updating.

- **How long is your personal information kept?**

  Your personal information is kept for as long as the information is required to manage your account or deal with your enquiry. It is generally kept for a further period of at least seven years.

- **Receiving information about our financial services.**

  We may send you information about our financial services from time to time. You may notify us of your decision to stop receiving such information by contacting WealthStreet Advisers directly.

- **Changes to this Policy**

  WealthStreet Advisers continually strives to improve the standard of the service we provide to you, so from time to time we may update this policy.

  If you wish to obtain copies of this policy please contact the Privacy Office or download the policy from our website.

- **How to contact WealthStreet Advisers about privacy**

  If you have any further questions about privacy please contact:

  Privacy Officer
  WealthStreet Advisers
  PO Box 647
  Berwick VIC 3806

  Telephone: 1800 940 490
  Email: admin@wealthstreetadvisers.com.au

- **What to do if you have a privacy complaint**

  WealthStreet Advisers is committed to resolving your privacy complaint as quickly as possible and has procedures in place to help resolve any problems or complaints efficiently. Our aim is to assist you by reaching a satisfactory solution as soon as possible.

  If you have a complaint about privacy at WealthStreet Advisers, please contact the Privacy Officer.

  If you are not satisfied with the resolution of your complaint by WealthStreet Advisers, you may contact the Office of the Federal Privacy Commissioner:

  Office of the Federal Privacy Commissioner
  GPO Box 5218
  Sydney NSW 1042

  Telephone: 1300 363 992
  Facsimile: (02) 9284 9666
  Email: https://www.oaic.gov.au/