

COLLINS WEALTH MANAGEMENT
(ASFL Number: 533532)

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Purpose and content of this FSG:

1. To assist you to determine whether to use any of the services described herein;
2. This FSG includes details of how we and our associations are remunerated for our services;
3. This FSG contains details about how complaints against us will be handled.

As part of our delivery of services to you we may prepare a Statement of Advice (or a Record of Advice) and possibly provide you with one or more Product Disclosure Statements prepared by one or more product issuers. Where we prepare a Statement of Advice we will always provide you with a copy. Where a record of advice is prepared (e.g. as part of an ongoing service arrangement with you) we will keep a copy in our files and you are free to request (at no cost) a copy up to 7 years after the date of that record's creation.

Lack of Independence Disclosure Notice:

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent. Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

Our authorised services and the kinds of financial products they relate to

Our AFS Licence permits us to advise on and deal in the following classes of financial products:

- Deposit Products;
- Government debentures, stocks or bonds;
- Life insurance products including investment life and life risk;
- Managed investments (including an investor directed Portfolio Service);
- Superannuation and retirement savings account products;
- Securities; and
- Margin lending facilities (standard).

Products we may advise you about therefore include: Cash accounts, term deposits, life insurances, superannuation funds, shares, commercial debentures, etc.

Who we act for when providing our authorised services

We act for you as our client and not for any product issuer or financial institution.

Remuneration for those authorised services

The fees charged for services will be dependent on the complexity and scope of the advice and the amount invested and/or the insurance premium amount. These can include an agreed fee for service, initial or upfront commission, ongoing or trailing commission or a fee based on a percentage of the funds under management. Any fees will be quoted before the commencement of any work and will be fully disclosed in a statement of advice.

Referral arrangements

If a referral party is entitled to a fee or commission split this will be detailed in the statement of advice.

Associations with issuers of financial products

The licensee does not have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

Special Instructions you can provide to us

You may provide us specific instructions by letter, email, telephone, or other means (as agreed with your Financial Planner)

Disputes handling & our complaints policy

We treat any complaint we receive seriously. If you are dissatisfied with your experience as our client we ask that you communicate with us (e.g. by phone, email or in person) so we can try to resolve the issue for you. We'll do our best to help figure out the background of the matter with you.

We have adopted best practice complaints handling processes to ensure:

1. Acknowledgement of your concerns within 24 hours of receipt;
2. Speedy assessment and investigation;
3. Timely provision of a response (known as an IDR response) no more than 30 days after we receive your complaint.

If we cannot resolve the issue to your satisfaction within that time frame we will refer you to the free industry complaints handling body known as Australian Financial Complaints Authority Limited (AFCA).

We are a financial member of AFCA, the Government approved External Disputes Resolution scheme.

AFCA can be reached at 1800 931 678

AFCA's mail address is GPO Box 3, Melbourne Vic 3001

AFAC's website is www.afca.org.au

Compensation arrangements:

We believe we have put in place compensation arrangements (via maintenance of professional indemnity insurance and adequate financial provision for any policy excess) that are adequate having regard to the size, nature and complexity of our business. We believe that these arrangements are sufficient for the purpose of meeting our compliance obligations under section 912B of the Corporations Act.

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS Licence. The limit of Indemnity is \$2,500,000 for any one claim and \$2,500,000 in the aggregate for all claims arising out of our AFS Licence activities.