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Your Financial Services Guide

The financial services referred to in this guide are offered by GWM Adviser Services Limited (ABN 96 002 071 749) an Australian Financial Services Licensee, AFSL 230692 105-153 Miller Street, North Sydney NSW 2060, phone 1 800 061 790.

To help you understand the services offered, this guide outlines:

- the services and types of products we are authorised to offer to you
- how we and our associates are paid
- any potential conflict of interest we may have
- details of our internal and external dispute resolution procedures and how you can access them.

Please retain this document for your reference and any future dealings with GWM Adviser Services Limited.

What else you will receive?

To help you make an informed decision about any financial product placed by you, you will receive a *Product Disclosure Statement.*

About us

Your Adviser is a representative of GWM Adviser Services Limited.
If you have any questions about the financial services GWM Adviser Services Limited provides, please contact our office on 1800 061 790.

Our Licensee

GWM Adviser Services Limited is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

GWM Adviser Services Limited is associated with the National Australia Bank Limited (NAB) ABN 12 004 044937 and is a member of the National Australia Group of companies.

A number of companies within the National Australia Group, including MLC Investments Ltd, MLC Ltd, National Australia Bank Ltd and PLUM Financial Services Ltd, are financial product issuers on whose products we may provide general advice.

We are authorised to provide general advice and deal in the following types of financial products:	
• Basic Deposit Products • Non-basic Deposit Products • Non-cash Payment Products • Life Products -Investment Life Insurance	• Life Products – Life Risk Insurance Products • Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS); • Retirement Savings Account Products; • Superannuation

Your personal information

Collecting your personal information

GWM Adviser Services Limited and your financial adviser collectively referred to as "us, we or our" in this FSG, will collect your personal information for a variety of purposes.

These include managing your relationship with them, providing you with the financial services you have requested, and contacting you about products and services you may be interested in.
If you don't disclose your personal details, your financial adviser may not be able to provide you with financial services.

Protecting your privacy
Protecting your privacy is essential to our business. Your file is kept securely by us and you can access your file by contacting us. In some circumstances permitted by law we can deny access, but if we do this we will explain why.

Disclosing your personal information
We may provide your personal information to the following types of service providers:

- other financial advisers, paraplanners and organisations who assist is in providing the financial services you have requested;
- insurance providers, superannuation trustees and product issuers in relation to the financial services you have requested;
- organisations that help us operate, such as those that provide administrative, financial, accounting, insurance, research, legal, strategic advice, auditing, computer or other business services;
- government authorities and other organisations when required by law; and
- organisations you have consented to us disclosing your personal information to.

Consent to marketing activity
We presume you consent to being contacted by us about suitable products and services using the telephone number and/or email address you have provided. We will continue to contact you until you withdraw your consent. You can do this at any time by contacting your financial consultant.
If you would like to know more about our privacy policy, please contact your financial consultant.
For more information about privacy, visit the Federal Privacy Commissioner's website at www.privacy.gov.au.

Making changes to your personal information
You can inform us of changes by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (e.g. fax, email or letter) or another method as agreed by us.

Complaint resolution
If you are not satisfied with the service or general advice provided you can:

1. Contact us and tell us about your complaint
2. If we have not satisfactorily resolved your complaint within 3 days, please contact the Complaint Resolutions Manager on (02) 9957 8758 or put your complaint in writing. Please mark the envelope 'Notice of Complaint' and send it to:

   Complaint Resolutions Manager
   GWM Adviser Services Limited
   PO Box 200
   North Sydney NSW 2059

3. If the complaint isn't resolved to your satisfaction within 45 days, you may refer the matter to an independent complaints handling body. We are a member of the Financial Ombudsman Service (FOS). They can be contacted on 1300 780 808, at www.fos.org.au , by email at info@fos.org.au, or you can write to them at:

   The Manager
   Financial Ombudsman Service
   GPO Box 3
   Melbourne VIC 3001.

   The Licensee holds professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act. This insurance also covers the conduct of representatives who were authorised by the Licensee at the time of the relevant conduct, but who have since left.

Cost of services provided

If you place a financial product through us you will not pay any fees however:

- For risk insurance products an initial and renewal commission will be paid to us by the relevant insurer. The rate of commission is upto a maximum of 36.30% and is calculated as a percentage of your annual insurance premiums.
- No commissions are payable on other financial products.

If you place a financial product with us, we will provide details of any commissions and any other benefits, where possible in actual dollar amounts in writing. We will provide examples of percentage based calculations if actual dollar amounts cannot be provided.

Other Benefits

Your Adviser is a salaried employee and may be eligible to receive regular incentive payments in addition to their salary.

The incentives are based on the achievement of a number of sales targets for products issued by companies who are members of the National Australia Group of companies. The incentive that may be payable will range between $0 and $45,000.

Non-monetary benefits

As a member of the Financial Planning Association, GWM Adviser Services Limited and your adviser maintain a register detailing any non-monetary benefit (greater than $300) that may be received from a product provider. You can review this register by contacting our office on 1800 061 790.

Referrals

If you have been referred to us by someone else, we may pay them with a benefit in the form of a gift voucher to the value of $200.

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Team Profile

Our Telephone-based Financial Advisers are all

Representatives of

GWM Adviser Services Limited

GWM Adviser Services Ltd is proud to introduce to you to our Telephone-based Financial Advice Team.

Most of our team members come with many years experience in the financial services industry including banking, financial planning and superannuation and some have joined the team after changing industries and completing relevant Financial Planning qualifications.

The Telephone-based Financial Advice Team all have a minimum of a Diploma of Financial Services (DFS). All Team members are completing their Advanced Diploma of Financial Services (ADFS) or Certified Financial Planner studies.

The telephone-based financial advice team all have the knowledge and experience required to provide general financial advice and product placement services.

Our team's customer service philosophy is simple - we provide quality professional general advice and will work with you to guide you to the best course of action for your individual needs which may include a referral to a face to face planner to provide personal advice.

The team consists of the following advisers;

Name	Qualification
Sheetal Vora	DFS, Grad Dip in FP
Jessica Council	DFS
James Zaydenberg	DFS
Raphael Lataster	DFS, ADFS
Kay Bhatt	DFS
Esther Tan	DFS, ADFS
Patrick King	DFS
Brett Johnson	DFS
Samantha Pierce	DFS
Jessica Silva	DFS
Luke Everson	DFS
David Harper	DFS

Address:

105 – 151 Miller St, North Sydney. NSW 2060

PO Box 724 North Sydney NSW 2059

Telephone:1800 061 790   Fax:02 9936 4778   Email:client_gateway@gwmas.com.au