

Financial Services Guide

Head Office Address:

AIW Dealer Services Pty Ltd (ABN 59 153 322 420)
Australian Financial Services Licence No. 414256
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Adviser: Forever Young Insurance & Wealth Pty Ltd ABN 49 143 549 875
Brent Van Der Wel

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1. Important Information

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

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 to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

You should also be aware that you are entitled to receive a Statement of Advice when we first provide you with personal advice, (advice that 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.

If our representative provides further advice to you and your personal circumstances have not significantly changed, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice to you in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement ('PDS') containing information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product. Where we recommend a 'Platform' or 'Wrap Account' or 'Masterfund' you will be given a PDS for that product and, in addition, you will be given what is referred to as a 'Short Form PDS' which provides information about the particular managed funds we have recommended.

2. Who will be providing the financial service to me?

Licensee

AIW Dealer Services Pty Ltd (AIW)

ABN: 59 153 322 420

Australian Financial Services Licence Number: 414256

Address:

Level 1 155 Baroona Road Rosalie QLD 4064

Tel No: 07 3311 1599

Email: administration.AIW@aiwdealerservices.com.au

3. Who is my representative?

Your representative will be Brent Van Der Wel, an Authorised Representative (ASIC Number: 328148) of AIW and who is authorised to provide financial services to you on behalf of AIW.

Brent is an employee of Forever Young Insurance & Wealth Pty Ltd which is also an Authorised Representative (ASIC number 360338) of AIW.

Address:

35 Hotham St, Traralgon VIC 3844

Tel No: 03 5175 0411

Email: brent@fyiwealth.com.au

Brent has been in the financial planning industry since 2006. He holds an Advanced Diploma of Financial Services (Financial Planning).

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

As an Authorised Representative of Licensee Brent, can provide advice on and deal in the following financial products;

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Standard Margin Lending Facilities;
- Retirement Savings Account Products; and
- Superannuation;

This means that I can provide you with the following assistance:

- Financial Planning Strategies
- Retirement Planning
- Personal Insurance needs
- Superannuation needs
- Investment Planning

PORTFOLIO MONITORING:

Internal databases are maintained detailing client's investments that were recommended by AIW. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual basis or agreed frequency, subject to the client's discretion.

4. Who do you act for when you provide financial services for me?

As Authorised Representatives we provide the financial services on behalf of AIW.

AIW acts for you when providing the financial services.

AIW is responsible for the services we provide.

5. How will I pay for the service?

AIW will charge you a fee and / or receive commissions from the issuers of the products approved by AIW and that I recommend and you accept.

AIW will pay Forever Young Insurance & Wealth Pty Ltd 90% of these commissions and I am paid 50% of the commission paid to Forever Young Insurance & Wealth Pty Ltd.

What are the fees and commissions the licensee receives?

FEES PAID BY YOU

Fees may be charged for our services, depending on what work is being completed. As a guide please refer to the below schedule:

<u>Planning</u>	<u>Advice Fee</u>	<u>Implementation Fee</u>
Basic Advice - Advice involving one simple recommendation only	\$720 inc. GST	Up to \$330 inc. GST
Multiple Basic Advice - Advice covering a range of areas such as super, investment & insurance	\$1,100 inc. GST	Up to \$880 inc. GST
Complex Advice - More detailed strategies such as debt recycling or transition to retirement	\$1,650 inc. GST	Up to \$880 inc. GST
Comprehensive Advice - Full financial planning or Self Managed Super Fund establishment	\$2,200 inc. GST	Up to \$1,650 inc. GST

Where basic advice is given relating to an insurance strategy or recommendation only, no advice fee or implementation fee is charged unless we have discussed a special fee to be charged previously.

COMMISSIONS

Initial commissions are generally paid when the money is invested and ongoing commissions are generally paid quarterly.

Investment products

The issuers of the investment products I recommend may pay AIW an initial commission. This commission, which can vary depending on the product and manager, is in a range of between 0% and 2% and calculated on your initial investment amount and deducted from your investment amount.

AND

The issuers of the investment products I recommend may pay AIW an ongoing commission. This commission, which can vary depending on the product and manager, is in a range of

between 0% and 2% calculated on the balance in your account. This commission is paid each quarter to the licensee for as long as you hold the product.

For example: If your investment amount was \$50,000 and the initial commission paid to AIW was 3%, AIW would receive \$1500 when you place the investment. In addition, if the ongoing commission is .50% and your investment balance was \$52,000, AIW would receive \$260 per annum (this ongoing commission will vary each year depending on your account balance).

Of these amounts Forever Young Insurance & Wealth Pty Ltd will be paid as follows: Initial commission amount of \$1,350 and ongoing commission amount of \$234.

Insurance products

The issuers of life insurance products pay AIW an initial commission. This commission, which can vary depending on the product and insurance company, is in a range of between 27.5% and 121% of your first year's premium.

AND

The issuers of life insurance products pay AIW an ongoing commission. This commission, which can vary depending on the product and insurance company, is in a range of between 10% and 33% of your second and subsequent year's premium. This commission is paid each quarter to the licensee for as long as you hold the product.

For example; If your first year's premium was \$500 and the initial commission was 120% AIW would receive \$600. If your premium for the second and subsequent years was \$500 and the ongoing commission was 30% AIW would receive \$150 per annum.

Of these amounts Forever Young Insurance & Wealth Pty Ltd will be paid as follows: Initial commission amount of \$540 and ongoing commission amount of \$135.

Stockbroking

Where we refer you to a stockbroker to execute your instructions AIW will receive between 0% and 25% of the brokerage amount you pay to the stockbroker.

OTHER REMUNERATION INFORMATION

Referral payments

If you have been referred to me by another party I may pay that party a fee of up to 25% of the commission or fees that Forever Young Insurance & Wealth Pty Ltd receives.

Volume bonuses

Issuers of financial products may pay what is commonly referred to as a volume bonus. AIW may receive bonus payments from certain product providers on the AIW Approved Product List. These payments are based on the level of investments or insurance placed by AIW clients in those products. AIW may pay 80% of these payments to your adviser. **Any benefit the Adviser receives under the STI is not an additional cost to you.**

IN ADDITION:

- AIW Advisers may be invited to participate, sometimes with their partners, in domestic and international educational conferences and seminars arranged by AIW. It is not possible to estimate a dollar value of these benefits at this time. Their attendance may be paid for in full or subsidised by AIW, or it may be at their own cost.
- AIW Advisers may receive minor unquantifiable benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise, and other minor benefits from AIW or product providers whose products AIW recommends. Given that such benefits are discretionary and relate to future events, it is not possible to provide an estimated dollar value. The details of any benefit received will be recorded in our register of alternative forms of remuneration, which is available for inspection by contacting AIW.

The exact amounts of any fees, commissions, bonuses or other incentives received by me, my employer and AIW will be included in any Statement of Advice that I will provide to you or disclosed orally or in writing at the time I provide any further advice.

6. Do any relationships or associations exist which might influence you in providing me with the financial services?

AIW, its Authorised Representatives nor any related companies have any association with any product issuer that could be expected to influence us in the provision of the financial services.

7. Will you provide me advice, which is suitable to my needs and financial circumstances?

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services 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.

8. What should I know about the risks of the financial products or strategies you recommend to me?

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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

We maintain a record of your personal profile, which includes 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 a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.

We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

10. Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions, for example by telephone, email, or other means.

11. Who can I complain to if I have a complaint about the provision of the financial services to me?

AIW has in place Professional Indemnity Insurance that is required by the Corporations Act and which meets ASIC's requirements and covers representatives including the acts of past representatives while they were authorized by AIW.

If you have any complaint about the service provided to you, you should take the following steps and we will seek to resolve your complaint quickly and fairly:

1. Contact your representative and discuss your complaint.
2. If your complaint is not satisfactorily resolved within 5 days or you are not comfortable approaching your representative, please ring AIW's Complaints Manager, Mr Greg Swan or put your complaint in writing and send it to AIW. Your complaint should be finalised within 45 days of receipt of your complaint.

AIW is a member of the Financial Ombudsman Service. If the complaint cannot be settled to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS).

This service is free of charge to you and FOS can be contacted on:

Phone: 1300 78 08 08

Email info@fos.org.au

Mail to: GPO Box 3, Melbourne Victoria 3001.

12. Privacy Statement

The privacy of your personal information is important to us.

1. **Your representative will ask you many questions. Why is so much information required?**

We collect your personal information to enable us to provide you with the products and services that are appropriate to your needs. Under the Corporations Act we are required to collect sufficient information to identify a person's needs, objectives and financial circumstances so that we can provide appropriate financial advice.

We will gather the information by asking you numerous questions about you and possibly your family. We will record this information. We endeavour to retain accurate, complete and up to date personal information about you so we will ask you to review the information from time to time.

If the information you provide to us is incomplete or inaccurate this will impact on our analysis of your requirements and may result in advice that is not appropriate to your needs and circumstances. If this does occur you will need to make your own assessment concerning the appropriateness of our advice.

2. **Access**

You may (subject to permitted exceptions) access your information by contacting us. We may charge a fee for providing access.

3. **We may provide personal information to :**

- your representative and external product providers;
- organisations (who are bound by strict confidentiality) to whom we outsource certain functions such as our auditors. In these circumstances, information will only be used for our purposes;
- other professionals such as solicitors, accountants and stockbrokers when a referral is required;
- third parties when required to do so by law, e.g. legislation or Court Order.

4. **Our Privacy Policy**

As part of our commitment to client service and confidentiality we have adopted the National Privacy Principles as set out in the Privacy Act 1988 Schedule 3. If you require more details you can request a copy of our Privacy Policy from us.

13. Client Receipt

My Adviser has provided me with the AIW Dealer Services Financial Services Guide (FSG) version noted below, and explained its contents.

Version 1.0 dated 23/02/2012

Full Name
(please print)

Signed _____ Dated:

Full Name
(please print)

Signed _____ Dated:
