



# Your Financial Services Guide

## The documents you will receive from us

**This Financial Services Guide (FSG) which includes the Representative profile presented with it, is designed to clarify who we are and what we do, and help you decide whether to use our services.**

**It also contains information on how you can pay for our services and how we ensure your satisfaction with the quality of our advice.**

In addition to this Financial services guide, when we provide you financial advice we will also present you with a written Statement of Advice (SOA). This will describe the strategies, products and services we recommend and outline any fees or commissions we will receive and any associations we have with financial product providers or other parties that have not already been disclosed in this FSG.

If you receive further financial advice from us, we will present you with either another Statement of Advice or keep our own written Record of Advice (ROA). You can request a copy of this by contacting your adviser any time up to seven years from the date of the advice provided.

We will also provide you with a Product Disclosure Statement (PDS) or offer document for all financial products we recommend, where applicable, to help you make informed decisions.

### **Giving us instructions**

If you want to make changes to your financial plan or provide other instructions, you can contact us using the details in the Representative Profile.

Generally, you will need to give us instructions in writing (e.g. Fax, email or letter) or another method as agreed with your adviser.

## About us

**GWM Adviser Services Limited is recognised as one of Australia's leading financial advice networks, with over 450 experienced advisers across Australia managing over \$10 billion of investments.**

Our advisers work with a range of clients - from individuals starting out their careers and families seeking to build and protect wealth for today and for the future, to business owners, companies and superannuation trustees.

Our network was awarded Core Data's Major Financial Advice Group of the Year by researcher Core Data in 2007 and again in 2008. This award recognises the quality of customers' experiences when seeking financial advice.

GWM Adviser Services Limited is a principal member of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and therefore adheres to set standards in terms of ethics, conduct and continuing professional development.

### **Our associations and relationships**

Our advisers are authorised representatives of GWM Adviser Services Limited ABN 96 002 071 749, Australian Financial Services Licensee Number 230692.

As a member of the National Australia Group of companies, GWM Adviser Services Limited is responsible for the advice and financial services your adviser provides. We support your adviser with essential services and resources to ensure you receive sound financial advice.

A number of companies within National Australia Group - including MLC Investments Ltd, MLC Ltd, NAB Online Trading Ltd, Jana Investment Advisers Pty Ltd, Plum Financial Services Ltd and National Australia Bank Ltd - are financial product providers whose products we may recommend.

Because helping you realise your goals and objectives is of paramount importance to us, our advisers can also recommend appropriate products from a broad range of financial product providers outside of the National Australia Group.

## How we manage your personal information

**To give you appropriate advice, our advisers will need to ask you about your current financial situation, what are you looking to achieve and other personal information.**

**Without this information, your adviser may not be able to provide you with advice relevant to your circumstances.**

### **Collecting your personal information**

We need to collect your personal information for a variety of purposes, including to provide you with the financial services you have requested and to contact you about other products and services that may be relevant to you.

- Your representatives, service providers, or other organisations, such as your accountant, solicitor, tax agent, stockbroker or bank; and
- Organisations involved in a business restructure or a transfer of all or part of the assets of our business.

### **Protecting your privacy**

Protecting your privacy is essential to our business. Your file, containing your profile, personal objectives, financial circumstances and our recommendations, is kept securely by your adviser.

You can access your file by contacting your adviser. In some circumstances, permitted by law, we may deny you access and in that event we will explain the reason why.

### **Disclosing your personal information**

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

- Other advisers, paraplanners and organisations who work with us to provide the financial services you have requested;
- Insurance providers, superannuation trustees and product providers related to the financial services you have requested;
- Organisations that help us operate our business, 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;

### **Consent to marketing activity**

We presume you consent to being contacted by us about suitable products and services via the contact details you have provided. We may continue to contact you for these reasons until you withdraw your consent. You can do this at any time by contacting your adviser.

If you would like to know more about our privacy policy, please contact your adviser. For more information about your privacy, you can visit the Federal Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au)

## How you can pay for our services

### At GWM Adviser Services Limited we provide various payment options for the financial advice you receive.

You can in the following ways:

- As a fee for service that will be deducted from your investments as a one-off payment or in instalments;
- By direct invoice from us for initial and ongoing advice;
- Via commission we may receive from a financial product provider when you commence an insurance contract, cash management trust, annuity, cash or loan product; or
- A combination of the above.

### Other payments we may receive

We will provide you with details of all fees, commissions or other benefits we may receive when we provide advice to you and, where possible, will give actual dollar amounts. If we cannot provide this accurately, we will provide worked– dollar examples.

Even if you don't receive personal financial advice from us, you can still request the details of any fees, commissions or other benefits we receive in relation to any other financial service we provide you.

### Benefits we may receive

Sometimes in the process of providing advice, our advisers may receive benefits from product providers.

### Conferences

Our adviser may attend conferences subsidised in whole or part by product providers. Eligibility to attend may be based on business revenue targets as well as achieving our internal quality standards and accreditations. GWM Adviser Services Limited may also receive sponsorship payments from product providers to subsidise our own conferences and professional development events.

The Representative Profile provides details of other benefits your adviser may receive.

### Non– monetary benefits

GWM Adviser Services Limited and your adviser keep a register detailing any non-monetary benefit (greater than \$300 value) that may be received from a product provider. You can view this register by contacting your adviser.

### Referrals

If you have been referred to us by someone else, we may pay them a fee, commission, or benefit for that referral. This is generally:

- A fixed fee payable if we provide you with paid personal advice;
- A proportion of the initial and/or ongoing fees or commissions we disclose to you; or
- A combination of both

Details of any arrangement will be provided in our advice to you.

## Your confidence in our advice

**Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.**

**If you are unhappy with the advice you receive or other aspects of our service, please let your adviser know so we can act on it immediately.**

### **Our complaints procedure**

If your adviser has not satisfactorily resolved your complaint within three days, please contact our Complaints Resolution Team on 1800 611 950 or put your complaint in writing.

Please mark the envelope "Notice of Complaint" and send it to:

**Complaints Resolution Team  
GWM Adviser Services Limited  
PO Box 1086  
North Sydney NSW 2059**

If your 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), which provides accessible, fair and independent resolution services that are free to consumers.

You can contact FOS on **1300 78 08 08**, at [www.fos.org.au](http://www.fos.org.au), by email to [info@fos.org.au](mailto:info@fos.org.au) or in writing to:

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

GWM Adviser Services Limited holds professional indemnity insurance that satisfies the requirements (Section 912B) of the Corporations Act. This insurance also covers the conduct of advisers who were authorised by us at the time of your complaint, but are no longer representatives of GWM Adviser Services Limited.



**GWM Adviser Service Limited  
ABN 96 002 071 749  
Australian Financial Services**

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