



ABN 93 097 405 108

## FINANCIAL SERVICES GUIDE

*Authorised Representative*  
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### Introduction

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

The 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 potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described below. WealthSure Financial Services (“WealthSure”) only authorises its Authorised Representatives to distribute this FSG.

You should also be aware that you are entitled to receive a Statement of Advice (“SOA”) 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.

On an ongoing basis, a Record of Advice (“ROA”) will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided.

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 (“PDS”) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

You have the right to request for a Product Disclosure Statement (PDS), Statement of Advice, Statement of Additional Advice (SOAA) and/or Record of Advice (ROA).

Key information is set out in answer to the questions below.

### 1. Before you get our Advice

**OUR QUESTIONS**  
**Who will be providing the Financial service to me?**

**OUR ANSWERS**  
Your Adviser is **David Tilley**, and he is an Authorised Representative of WealthSure Pty Ltd T/a WealthSure Financial Services, Australian Financial Services Licensee, Licence No. 238030. See address and contact numbers below.

This FSG is issued with the authority of WealthSure Financial Services on **1st July 2008**.

David's ASIC Authorised Representative No. is 255361 and his personal profile is as follows:

**Professional Profile:**

*David Tilley of Accord Portfolio Management*

**Experience:**

*12 years in the Financial Planning Industry*

*29 years in the Tax, Finance & Accounting Industry*

**Qualifications:**

*Diploma of Business Studies (Prahan CAE now State University of Victoria)*

*Certified Practising Accountant*

*Public Practice Certificate Holder*

*ASIC PS 146 Qualified Financial Planning, Securities & Insurance*

**Professional Memberships:**

*CPA Australia, Taxation Institute of Australia*

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

Your Adviser in conjunction with Wealthsure offers you the following services:

- Financial Planning Advice
- Life Insurance Advice
- Superannuation and Rollover Advice and Strategies
- Tax Planning Strategies
- Wealth Accumulation Advice
- Retrenchment Service
- Estate Planning Advice
- Self Managed Superannuation Advice
- Share Market Investment Advice
- Asset Allocation Advice
- Ongoing Service
- Gearing Strategies
- Asset Management Advice
- Social Security Advice

Your Adviser in conjunction with Wealthsure also provides advice on a comprehensive range of products including Unit Trust Products, Superannuation, Rollovers, Annuities, Allocated Pensions, Shares, Debentures, Term Deposits, Trauma, Income Protection and a full range of Risk Insurance products (all of which are referred to in this document as 'products'). Your Adviser will explain the range of products that he can advise on.

Through Wealthsure, your Adviser can provide advice and arrange transactions in the following products relating to these services:

- Basic Deposit Products
- Non Basic Deposit Products
- Derivatives
- Risk Insurance Products
- Investment Life Products
- Annuities & Pensions
- Superannuation
- Managed Investments
- Securities
- Government Stocks & Bonds
- Retirement Savings Accounts

In general, we only recommend a product to you after considering its suitability for your individual needs, objectives and financial circumstances. However, if you so instruct, we will just provide you with general securities advice or reports on products or simply execute transactions on your behalf. In these cases it is up to you to consider whether those products are suitable for you own needs, objectives and financial circumstances.

There are a vast number of investment and other financial products from which to choose and no financial planner can possibly undertake research on all of them.

Accordingly, like other major financial planning organisations, the products we recommend are all selected from an approved list of products carefully researched and approved by a team of research experts.

Your adviser, David Tilley as part of WealthSure offers an ongoing consulting and advisory service to clients. This service is called Portfolio Review Service. It is designed to assist you to keep your financial plan on track over the long term.

**Who do you act for when You provide financial services to me?**

Your adviser will be acting on behalf of WealthSure Pty Ltd (ABN 93 097 405 108) (“WealthSure”) when providing for advice to you. Wealthsure is therefore responsible to you for any advisory services that David Tilley provides.

**How will I pay for the Service?**

Wealthsure offers a range of payment options:

(i) You will pay a flat fee for the Statement of Advice in an amount agreed by you and your adviser, David Tilley. The amount of the fee is payable for the preparation of the plan is agreed by you and your Adviser prior to the work commencing. It will depend on the current fee scale used by WealthSure, the amount you are investing and your adviser’s assessment of the complexity of the plan. This could range between \$0 and \$11,000 plus GST.

(ii) If you decide to proceed with the adviser’s recommendation WealthSure will receive initial commissions from the Fund Manager or Life Company whose product you acquire, calculated as a percentage of the assets invested or;

(iii) In the case of investment products only, you will pay to WealthSure a portfolio fee calculated as an agreed percentage of the assets invested under the plan (in which case any initial commissions that are payable by Fund Managers or Life Companies to WealthSure ongoing commission will be rebated in full to you). In addition, there are generally continuing periodic commissions (“trailing commissions”) payable by Fund Managers and Life Companies over the life of the product and calculated on the basis of the account balance of your investment at the time of calculation or included in the cost of the product. These are paid to WealthSure at different intervals (eg monthly, quarterly, semi-annually), depending on the Fund Manager or Life Company and in most cases are not rebated to you.

All of these fees and commissions are set out in detail (including percentages or dollar amounts or both) in the Statement of Advice you will receive and if you do not understand them, you should ask your adviser, David Tilley for clarification.

You have the right to request further information in relation to the particulars and the range of amounts received by WealthSure and its Authorised Representatives.

In the case of orders to buy and sell shares, you will pay a commission being a percentage of the price of the transaction (with a minimum amount for each transaction) or a portfolio fee calculated as an agreed percentage of the assets invested under the plan (with a minimum amount for each transaction). Details of the rate of this commission (and the minimum amounts) are set out in the Statement of Advice or obtainable from your adviser.

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is this commission calculated?**

Wealthsure may receive commission, fees or other benefits by Fund Managers and Life Companies in relation to providing financial services to you. For investments this is calculated at various percentage rates ranging from 0% to 15% in the case of initial commissions and 0% to 5% in the case of trailing commissions. For insurance this is calculated at various percentages ranging from 0% to 130% in the case of initial commissions and 0% to 38.5% in the case of trailing commissions.

WealthSure may receive sponsorship of up to \$50,000 from Fund Managers or Companies. This money is paid out of Fund Managers and/or Life Companies own resources. Sponsorship is paid to Wealthsure to further educate advisers and enable Professional Development of advisers, such as David Tilley.

Wealthsure may receive additional override commissions of up to 0.5% from Fund Managers. These overrides and/or rebates are paid out of Fund Managers own resources. These override payments can arise from volume based incentives and/or recognition of support for Fund Managers.

Wealthsure may receive up to 6% marketing commission from Fund Managers based on the amount of business placed with that Fund Manager.

Wealthsure may receive a combination of any or all of the above when making a recommendation to you.

The initial plan preparation fee is a dollar amount agreed by you and your adviser, as previously referred to above. It is usually invoiced to you after the plan has been submitted to you. In the case of investment products, where WealthSure is remunerated by commissions paid to it by fund managers or life companies, these are calculated on the amount of the initial investment (or if they are payable over time they may be calculated on the increasing value of assets under management) and are deducted from that investment (together with any initial fee chargeable by the fund manager or life company for its services) upon the investment being made. They are paid out of (and not in addition to) any initial entry fee charged by the fund manager or life company or included in the cost of the product.

Where WealthSure is remunerated by commissions or investment fees payable by you, these are calculated on the amount of the initial investment and are then either deducted from any amount due to be rebated to you from a fund manager or life company or are separately invoiced to you.

David Tilley, your adviser, will tell you in writing in the Statement of Advice what fees WealthSure may charge you, when you have to pay, and what payments WealthSure may receive from the Financial Product issuer/s.

From time to time Fund Managers may provide financial support for training and conferences. They may also contribute to the costs associated with providing seminars and advertising.

In the case of Risk Insurance products (ie Insurance Policies for Death, Total and Permanent Disablement, Temporary Disability or Income Protection), the commission is usually calculated as a percentage of any premiums. In some cases these may be refundable by WealthSure to the Life Company if the policy is cancelled.

**Do any relationships or associations exist which might influence you in providing me with financial advice?**

No

## **2. When you get our Advice**

### **YOUR QUESTIONS**

**Will you give me advice which is suitable to my needs and financial circumstances?**

**What should I know about any risks of**

### **OUR ANSWERS**

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 in the Statement of Advice carefully.

We will explain any significant risks of investments and strategies that we recommend to you in the financial report.

**the investments or investment strategies you recommend to me?**

If you require further clarification of the products and strategies we are more than happy to clarify these to you.

**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 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.

#### **WealthSure Pty Ltd Privacy Disclosure Statement**

We are required pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission to collect information about you for the purpose of providing you with the following services:

- Preparation of your Statement of Advice
- The provision of financial planning and risk insurance advice to you
- Making financial product recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

We will from time to time disclose information about you to authorised representatives of WealthSure Financial Services and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent.

You are entitled to obtain access to the information which we hold about you and WealthSure's Full Privacy Statement by contacting the Privacy Officer on 08 9446 7496 or by writing to the Privacy Officer at Suite 1, 34 Hasler Road, Osborne Park, WA, 6017.

**Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investments?**

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

**What do we expect from you**

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

### **3. If you have any complaints**

#### **YOUR QUESTIONS      OUR ANSWERS**

**Who can I complain to if I have a complaint about the provision of the Financial**

We are members of the Finance Ombudsman Service Limited (FOS). If you have any complaint about the service provided to you, you should take the following steps:

**Services to me?**

- (A). Contact your Adviser and tell your Adviser about your complaint.
- (B). If your complaint is not satisfactorily resolved within 3 days please contact:  
Ms Christy Blackwell  
Complaints Resolution  
WealthSure Financial Services  
Suite 1, 34 Hasler Road  
Osborne Park WA 6017  
Ph: 08 9446 7496
- Or put your complaint in writing and send it to us at this address. We will try and resolve your complaint quickly and fairly.
- (C). If you still do not get a satisfactory outcome, you have the right to complain to the:-  
Finance Ombudsman Service Limited  
GPO Box 3  
MELBOURNE VIC 3001.  
Tel 1300 780 808.  
Or email: [info@fos.org.au](mailto:info@fos.org.au)  
Web: [www.fos.org.au](http://www.fos.org.au)

This service is provided to you free

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision “on the papers” taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator’s decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

**What kind of compensation arrangements are in place and are these arrangements complying**

WealthSure Financials confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B Of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for WealthSure Financial Services and our authorised representative/ representatives/ employees in respect of our authorisation and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative/ representative/ employee who has ceased work with WealthSure Financial Services for work done whilst engaged with us.

**WE AT WEALTHSURE LOOK FORWARD TO BEING OF SERVICE TO YOU**

<p style="text-align: center;"><b>Financial Services Guide –</b></p> <p style="text-align: center;"><b>Acknowledgement Receipt Form</b></p>
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I/We acknowledge receipt of the Financial Services Guide Version 12 issued 1<sup>st</sup> July 2008, and confirm my/our understanding that my adviser, David Tilley is acting on behalf of WealthSure Financial Services in his capacity as my/our Financial Adviser.

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Client Name: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_