

WaterView Financial Group

9/17 Foley St
Balcatta WA 6021

Tel: 08 9344 4099
Fax: 08 9344 4199

Australian Financial Services Licence: 302792



Financial Services Guide

This Financial Services Guide (FSG) is an important document that we give to you under the requirements of our Australian Financial Services Licence. It provides you with information about WaterView Financial Group to help you decide whether to use the financial services we provide.

This FSG explains the services we can offer to you and the types of products we offer. It also explains how we (and other related persons) are remunerated for these services, and includes details of our internal and external complaints handling procedures and how you can access them. WaterView Financial Group authorises the distribution of this FSG.

If you choose to use our services you may also receive from us a Product Disclosure Statement (PDS), Statement of Advice (SOA), Statement of Additional Advice (SOAA) and/or Record of Advice (ROA).

To invest in any of our financial products you must complete the application form attached to the relevant PDS. The PDS contains information about the particular product and will assist you in making an informed decision about that product.

If we provide you with personal financial product advice rather than general financial product advice we will give you a Statement of Advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs.

WaterView Financial Group provides an Approved Products List (APL) from which we can only provide recommendations for products and platforms. The APL is not inclusive of all available products however the products and platforms on this list have been researched by WaterView Financial Group and meets the strict criteria required to remain on our APL.

The SOA will contain the advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice.

On an ongoing basis, an 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 your last SOA was provided. You have the right to request a copy of your ROA at any time.

WaterView Financial Group is responsible for the advice provided and services offered to clients by an Authorised Representative of WaterView Financial Group. Your Adviser acts on your behalf when providing you with financial planning advice.

Who Are We?

WaterView Financial Group is a leader in the Australian financial services marketplace, offering a range of financial products and services that challenge traditional investment boundaries and offers diverse capabilities.

WaterView Financial Group is a nationally based group of qualified advisers with over 50 years combined experience. We have clients all over Australia who are using our experience to create wealth, enjoy a comfortable retirement, or both.

Our goal is to utilise our clients' assets, as well as their income, to achieve their personal goals without adversely affecting their current lifestyle.

We are committed to facilitating high quality advice and continued excellence in our service to you.

This document should be read in conjunction with the Financial Adviser Profile, which will provide you with more details about your Adviser.

Why Are We Different?

Unlike most financial planning companies, we are not obligated to any financial institution, bank or insurance company. We are free to recommend products that we feel best suit out clients' needs.



We offer personal advice for each client who is treated as a valuable customer – not just a member.

WaterView Financial Group is a member of the FPA. As a member of this organisation, we are committed to strict industry and ethical guidelines and hence in providing exceptional service to our clients.

What Services Do We Offer?

- Financial planning
- Investment strategies
- Superannuation strategies, including self managed superannuation funds
- Life and disability insurance, including investment life insurance
- Tax effective investments
- Centrelink benefits advice
- Retirement planning advice
- Portfolio review services and
- Ongoing advisory services.

What Will We Not Do?

We will not provide advice on products that are not on our Approved Products List. Your adviser does not have authority to advise on products that are not WaterView Financial Group approved.

We will not provide advice on classes of financial products other than those identified in WaterView Financial Group's AFS Licence.

What Do We Expect From You?

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with advice.

We expect that you will use our advice to enable you to make informed financial decisions.

We expect that where appropriate you inform your adviser of any changes that may influence your future objectives.



How Are We Paid for the Services We Provide?

Our initial meeting is free of charge. After the first meeting, your adviser will discuss the fees and charges that will be applicable to your individual circumstances.

We choose to be flexible in earning our fees and offer you the flexibility to select the fee payment method most suitable to you. From our professional standpoint, WaterView Financial Group disregards the varying commissions that are paid by product providers in order to remove bias and maintain integrity in our product selection process.

Due to the varying nature of individual client cases, our fee for plan preparation, implementation and our portfolio review service process will be disclosed on an individual basis and may include the following:

Fee for Service

This fee is based on an estimation of our timed costs. On implementation of our advice, any commissions paid are rebated under this arrangement. In the event that our quoted fee exceeds our timed-costs, you will be rebated accordingly. Our estimation of cost is based on our hourly rates (GST inclusive).

Commissions

We may receive up to 5% (GST inclusive) of the invested amount from fund managers and other product issuers who investment products we recommend to you, and up to 100% of the premium for insurance products we recommend. Some companies also pay us ongoing commission.

Combination of Fees and Commissions

Full disclosure of all fees will be contained in the Statement of Advice that we prepare for you. However, you will not be charged unless you have agreed to engage our service and this agreement will generally be contained in your letter of engagement which is provided to you at the initial stage.

Portfolio Review Service Fee Scale

In general, our portfolio review service fee will range from 0.5% p.a. to 5% p.a. (GST inclusive) of your total funds under our advice. This fee will be inclusive of any previously disclosed ongoing brokerage that may be paid by any of the product providers that we have selected for you.

Share Management Service Fees

In general, our share market service fee will range from 0.5% p.a. to 3% p.a. (GST inclusive) of your total funds under our advice.



What Commissions, Fees or Other Benefits are received?

You have a right to request for further information in relation to the remuneration and the range of amounts or rates of remuneration received by the licensee and/or authorised representative. WaterView Financial Group Pty Ltd and/or your adviser may from time to time receive a benefit from product providers. This could include sponsorship of educational seminars, conferences or training days. Details of soft dollar benefits received exceeding \$300 is recorded in a register. You have a right to access this register.

Do any relationships exist which might influence the service or advice I receive?

WaterView Financial Group is not owned by any Fund Manager or Institution and there are no relationships that will influence the advice that you receive from them.

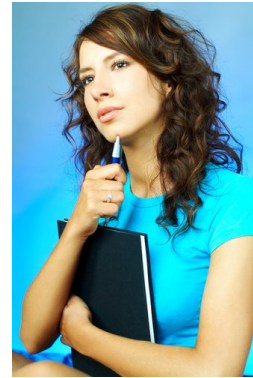
Your adviser may hold an interest in a financial product. Any significant interest/ownership will be recorded in a register of financial product holding and where appropriate, this holding will be disclosed to you in the SOA, SOAA or ROA.

Will you give me advice that is suitable to my investment needs and financial circumstances?

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment 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.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.



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

We maintain a record of your personal profile that 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. A copy of our privacy policy is included in this FSG.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact WaterView Financial Group Financial Services on 08 9389 5088 or put your complaint in writing and send it to us at, WaterView Financial Group 3 Bay Road Claremont WA 6010. We will try and resolve your complaint quickly and fairly.
3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Industry Complaints Service on 1300 780 808. WaterView Financial Group is a member of this complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.
4. If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted at PO Box 109 Collins Street West, MELBOURNE VIC 8007.

Privacy Policy

Our Commitment

At WaterView Financial Group ("the Company"), we recognise that your privacy is important.

We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

Use and Disclosure

We are subject to certain legislative and regulatory requirements which necessitate us obtaining and holding detailed information which personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with comprehensive financial advice and services is dependent on us obtaining certain personal information about you, which may include:

1. Name and address
2. Employment details and employment history;
3. Phone numbers, email address and personal or PO Box address
4. Career history
5. Credit Card details (for credit card payments)
6. Banking details (for EzyPay/SmartFee applicants)

Legal requirements: We will destroy or de-identify your personal information when it is no longer required.

Access and Correction

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law.

We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result.

The Company reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependant to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

Privacy Complaints

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Privacy Officer. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Openness

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure.

The Company may use the personal information collected from you for the purpose of providing you with direct marketing material such

as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.

Collection

Our main purposes for collecting personal information are to facilitate enrolment in our courses or advise of future courses and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

Data Security

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy statutory requirements of the Act.

We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of the Company. It is a condition of our agreement with each of our external contractors that they adopt and adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law, or pursuant to the Rules of Professional Conduct of the Financial Planning Association of Australia.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

Identifiers

In some circumstances we are required to collect corporate identifiers, for example, Credit Card details. We will not use or disclose this information other than when required to do so by law or, or when consented to by you.

Anonymity

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

Sensitive Information

Without your consent, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

Contact Details

Privacy Officer: Lisa Ditchburn
Address: PO Box 513
Balcatta WA 6914
Telephone: (08) 9344 4099
Facsimile: (08) 9344 4199

info@waterviewfg.com.au