

Financial Services Guide

WealthSure Financial Services
Version 13 1st July 2010

This Financial Service Guide
is intended to provide you with important information
prior to us providing you with a financial service



The financial services referred to in this guide are offered by:

Mathon Capital Pty Ltd

ABN: 88 106 122 203

ASIC Representative Number: 330550

Riparian Plaza, Level 36, 71 Eagle Street, Brisbane QLD 4000

Telephone: 07 3121 3210 Facsimile: 07 3121 3242

Telephone: 07 5538 5089 Facsimile: 07 5538 5089

Email: jhowarth@mathoncapital.com.au

Web: www.mathoncapital.com.au

Providing Financial Services as a Corporate Authorised Representative of



WealthSure Pty Ltd ABN: 93 097 405 108

Australian Financial Services Licence No.: 238030

Suite 1, 34 Hasler Road, Herdsman Business Park, OSBORNE PARK WA 6017

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This guide contains information about:

- WealthSure Financial Services
- Your financial adviser
- The financial planning services and products your financial adviser can provide
- How WealthSure, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint

Please retain this document for your reference and any future dealings with WealthSure Financial Services.

Who is WealthSure Financial Services?

WealthSure is one of Australia's leading financial planning organisations and has been operating since 2001. WealthSure holds an Australian Financial Services Licence (AFSL) for providing personal financial services advice and can offer a range of financial services that are listed within this Financial Services Guide.

All of WealthSure's authorised Advisers/Practices are experienced practitioners qualified to tailor financial plans and strategies to their retail client's individual needs. All Advisers/Practices meet industry training and continuing education standards and must abide by a strict code of ethics and rules of conduct.

WealthSure has approved the distribution of this Financial Services Guide.

Who is Mathon Capital?

Your financial adviser is **James Howarth**, of **Mathon Capital Pty Ltd**, is an authorised representative of WealthSure Financial Services and was licensed with WealthSure on the 23rd August 2010.

James has been granted an Australian Securities and Investments Commission (ASIC) number of 331269 and is able to offer a range of financial services that are listed within this Financial Services Guide.

Contact details

Riparian Plaza, Level 36, 71 Eagle Street, Brisbane QLD 4000
p: 07 3121 3210
f: 07 3121 3242
e: jhowarth@mathoncapital.com.au
w: www.mathoncapital.com.au

Education and qualifications

- Graduate Diploma in Financial Services (Financial Planning)
- Bachelor of Commerce (majoring in finance and economics)
- Graduate Diploma in Applied Finance
- RG146 compliant
- Current completing CFP via the FPA

Experience

James has over 12 years experience in the financial services industry providing advice based solutions to clients. Previous roles held in Equity Research, Foreign Exchange Strategy, Business Advisory, Consulting and Private Client Advisory. James is a Fellow of Finsia, a member of the FPA and a Professional Member of the Economic Society of Australia.

What kinds of financial services and products are available?

We can offer a range of insurance, investment, superannuation and retirement strategies and products and platforms.

WealthSure maintains an approved product list, containing financial products that have been researched by an external independent research house. A copy of the approved product list can be supplied to you upon request.

What advice can James Howarth offer?

James can provide you with advice on the following:

Strategies

- Financial planning
- Tax structures appropriate to your investments
- Tax planning (in consultation with your tax advisers)
- Estate planning
- Business succession planning
- Insurance and risk management
- Pre and post retirement planning
- Social security advice
- Investments
- Self managed superannuation funds
- Wealth accumulation
- Gearing
- Superannuation and rollover advice
- Direct share investment advice
- Derivatives
- Asset allocation and management advice
- Ongoing advice and review services

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Products

- Basic deposit and non basic deposit products
- Structured, listed and unlisted investments
- Risk insurance
- Investment life insurance products
- Superannuation and pensions
- Managed investments and securities
- Government stocks and bonds
- Retirement savings accounts

What initial services are provided?

- Discovery of your financial goals and objectives.
- Discovery and analysis of your existing personal and financial situation.
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives.
- Presentation of a written recommendation, referred to as a Statement of Advice (SoA).
- Implementation of your strategy.

What ongoing services are provided?

- Revision of your personal and financial situation at suitable intervals.
- Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change.
- Implementation of any recommendations made as part of our ongoing service to you.
- These services will be agreed with you as per your specific requirements.

What do these services cost?

All fees and commissions are payable to WealthSure Financial Services.

Prior to the commencement of any of the above services, a service agreement will be provided which will outline the services you have requested and the payment method agreed upon. The available payment options are outlined below and may be paid with your own funds or deducted from your investment or superannuation fund.

How will you pay for the services provided?

The payment options for the provision of financial services by James are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Ongoing service fees
- Or a combination of the above depending on what best suits you

Our initial discovery interview with you is an obligation and cost free service.

The cost for preparing your SoA will be based on the complexity of the advice and the time required in preparing the advice. If you proceed with the recommendations provided in the SoA and implement the advice provided, an implementation fee may be charged. These fees will be detailed in the SoA and James will confirm them at the time of presenting the advice.

If you utilise an investment product, superannuation or insurance product, brokerage may be paid to Mathon Capital Pty Ltd from the placement of these products with the respective product providers. These brokerages are normally calculated as a percentage of the total funds invested and may be deducted from the funds you invest.

WealthSure may receive commission, fees or other benefits from 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% p.a. in the case of trailing commissions. You will be informed of any potential benefits payable prior to accepting any advice.

For the provision of ongoing review and management services, Mathon Capital Pty Ltd may charge an adviser service fee based on the complexity of your situation and your specific requirements and will range from 0.75% to 1.5% of assets under management. This fee may be calculated by either a percentage of assets under management or a dollar amount as agreed with your adviser. This fee may be invoiced, direct debited or paid by your investment/superannuation portfolio.

All application fees, adviser service fees, brokerages, rebates and any potential costs to you will also be detailed in the SoA. James will be able to confirm these details at the time of presenting the advice.

How is Mathon Capital paid?

Mathon Capital Pty Ltd may pay a fixed fee for services provided by WealthSure or alternatively this fee may be a split of revenue. WealthSure may retain 5% to 15% of the gross revenue received for the recommended financial services and products. WealthSure may pay Mathon Capital Pty Ltd 85% to 95% of the gross revenue received.

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Mathon Capital Pty Ltd and James Howarth may receive rebates, bonuses and other benefits.

All payments will be disclosed in the SoA and/or on request.

Other benefits

WealthSure may receive sponsorship of up to \$50,000.00 from Fund Managers or Life Companies. This money is paid out of the Fund Managers and/or Life Companies own resources. Sponsorship is paid to WealthSure to further educate advisers and enable Professional Development of advisers.

WealthSure may receive additional override commissions of up to 0.5% from Fund Managers and up to 10% from Life Companies. These overrides and/or rebates are paid out of Fund Managers or Life Companies own resources. These overrides can arise from volume based incentives and/or recognition of support for Fund Managers or Insurance Companies.

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.

You may be referred to an external service provider to assist you in specialist areas. WealthSure may receive a referral fee or commission for introducing you to the service provider.

All payments/benefits will be disclosed in the SoA and/or on request.

Do any relationships or associations exist which may influence the recommended advice?

Your Financial Adviser can provide advice on products from a wide range of financial product providers.

WealthSure and your adviser may be entitled to shares in any profits of the funds invested in any of the Personal Choice range of products.

What information will you need to provide to receive personalised advice?

Your Financial Adviser will complete a personal questionnaire (Discovery Document) with you, where you will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information will be stated. The information obtained will be assessed by your Financial Adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness and the appropriateness of the advice you receive.

You should read any warnings contained in the Discovery Document and SoA carefully before making any decision relating to any advice provided.

What should you know about any risks of the financial products or strategies recommended?

We will explain to you any significant risks of financial products and strategies that we recommend to you in the SoA. If a financial product is included in the recommendations, product specific risks will be disclosed in the relevant Product Disclosure Statement. If you require further clarification of the products and strategies we are more than happy to clarify these for you.

What information is maintained in your file and can you access this information?

Your Financial Adviser will maintain a record of your personal information including details of your objectives and financial situation. Your Financial Adviser will also maintain a record of any recommendations made to you, implementation documentation, working papers, file notes and any other documents relevant to your circumstances.

If you wish to examine your file, please ask your Financial Adviser and they will make arrangements for you to do so.

How can you give instructions to your financial adviser about your financial products?

You can contact your financial adviser directly with any instructions relating to your financial products. These instructions should always be given in writing.

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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. As per our privacy requirements, we assure you that this information will be held securely.

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or recommended product.

Statement of Advice (SoA)

All personal advice provided to you will be outlined in a SoA. The SoA will contain personal advice, the basis on which it is given, details of any fees and commissions and information on relevant associations. The SoA is used for all advice considered to be significant. A record of advice (RoA) is used when the subsequent advice (not initial) is considered to be not significant.

Product Disclosure Statement (PDS)

You will receive a PDS if your Financial Adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

WealthSure's privacy statement

We are required pursuant to the Corporations Act and 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 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 on the WealthSure web site, www.wealthsure.com.au or 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.

What should you do if you have a complaint?

If you have any complaints about the services and advice provided to you, or personal information held, you should take the following steps:

1. Contact your financial adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please put your complaint in writing and send it to:

WealthSure Financial Services
Complaints Resolution
Suite 1, 34 Hasler Road, Osborne Park WA 6017
or email admin@wealthsure.com.au

WealthSure will try to resolve your complaint quickly and fairly.

3. If your complaint has not been resolved by WealthSure, you may escalate your complaint to the Financial Ombudsman Service (FOS).
Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001
p: 1300 780 808
e: info@fos.org.au
w: www.fos.org.au

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

Complying Compensation Arrangements

WealthSure Financial Services 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) and ASIC Regulatory Guide (RG) 126. 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 representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative and employee who has ceased work with WealthSure Financial Services for work done whilst engaged with us.

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Acknowledgement of Receipt

I/We acknowledge receipt of the Financial Services Guide Version 13 issued 1st July 2010, and confirm my/our understanding that my adviser is acting on behalf of WealthSure Financial Services in their capacity as my/our financial adviser.

Client Declaration	You	Partner
Signature		
Name		
Date		