***FINANCIAL SERVICES GUIDE***

Important: 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.

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 authorized 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 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.

You should also be aware that you are entitled to receive a Statement of Advice 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.

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

Privacy: Great Western Insurance Brokers Pty Ltd is 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 available upon request.

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

1. **Before you get our advice**

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| **Your Questions** |  |
| Who will be providing the financial services to me? | Great Western Insurance Brokers Pty Ltd  AFS Licence Number – 250898  This FSG is issued with the authority of Great Western Insurance Brokers Pty Ltd |
| Who is responsible for the advice given to me? | Your representative is Wayne Clarkson  Wayne Clarkson is a member of the Association of Financial Advisers and has the following qualifications:   * DFP 1, 2 & 5 * QPIB Broking (General) * Diploma of Financial Services   (Insurance Broking) Senior Associate CIP  Australia and New Zealand Institute of Insurance and Finance  Wayne Clarkson is a Director of Great Western Insurance Brokers Pty Ltd and has been a participant in the financial services industry since 1983. |

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| **Your Questions** |  |
| What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to? | Great Western Insurance Brokers Pty Ltd are authorised to offer you the following services:  Financial planning assistance specialising in general insurance, risk insurance and superannuation.  Great Western Insurance Brokers Pty Ltd is authorised by the Australian Securities & Investments Commission (ASIC) to carry on a financial services business to provide financial product advice, and deal in a financial product, for the following classes of financial products:   * General insurance products * life risk insurance products; and * superannuation   to retail and wholesale clients.  Both personal and general advice is offered. |
| Who do you act for when you provide financial services to me? | We act on behalf of Great Western Insurance Brokers Pty Ltd. Great Western Insurance Brokers is not owned by another company, or financial group, therefore, Great Western Insurance Brokers Pty Ltd is solely responsible to its clients (you).  Great Western Insurance Brokers Pty Ltd is a Member of the Australian Financial Advisers Association. |
| How will I pay for the service? | As an Insurance Broker, we will receive a commission and broker fee on every policy we place on your behalf, including any endorsements that are required throughout your policy period.  **Commission:** A Commission is charged on every policy, the commission differs with every class of insurance. All Insurance Companies pay Great Western Insurance Brokers a commission when business is placed with them.  **Broker Fee:** A Broker Fee may be charged when the following occurs:   * The annual renewal of your policy * Any changes (endorsements) are made to your policy * When a claim is lodged through your insurer with Great Western Insurance Brokers   All fees and charges are fully disclosed in the Statement of Advice. |

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| **Your Questions** |  |
| Do you receive remuneration,  commission, fees or other benefits in  relation to providing the financial  Services to me and how is that commission calculated? | As described above, Great Western Insurance Brokers Pty Ltd may receive fees and/or commissions in relation to providing financial services, including personal advice, to you.  Commissions are generally payable to Great Western Insurance Brokers Pty Ltd by the product issuer (eg general insurance office or life office) shortly after business is transacted (usually within 60 days).  Fee income will be paid directly by you to Great Western Insurance Brokers upon invoice.  Non-Pecuniary interests: Great Western Insurance Brokers generally does not accept alternative forms of remuneration or ‘soft dollar’ commissions (eg discounted loans and services, gifts, awards, conventions) from product providers. A Public Register of alternative remuneration received by Great Western Insurance Brokers is available on request.  Where a client is referred to Great Western Insurance Brokers by another person/entity, the referrer may receive commission or fee income via Great Western Insurance Brokers. Where this occurs, the  amount of commission or fee payment payable to  Third party is fully disclosed to you in the Statement of Advice. |
| Do any relationships or associations  exist which might influence you in  Providing me with the financial services? | Great Western Insurance Brokers Pty Ltd does not have an association with another company, body corporate, financial product issuer. |

1. **When you get advice**

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| **Your Questions** |  |
| Will you give 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. |
| What should I know about any 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. |
| Do we have Professional Indemnity Insurance? | Great Western Insurance Brokers PTY LTD has adequate professional indemnity insurance in place to cover us for the financial services we provide.  Also the professional indemnity insurance will cover our representatives and employees when they are no longer a representative or employee of Great Western Insurance Brokers PTY LTD. |

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| **Your Questions** |  |
| What information do you maintain in my file and can I examine my file? | We will maintain a record of your personal profile  that 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.  We will not disclose personal information collected unless where the National Privacy Principles authorise the use or disclosure where required under law such as relating to public health and safety, in connection with certain operations by or on behalf of an enforcement body, as required under the Corporations Act 2001, or the Anti-money Laundering and Counter – Terrorism Financial Act 2006.  If you wish to examine your file, you should ask us,  and we will make arrangements for you to do so. |
| 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, fax or other means. |

1. **If you have any complaints**

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| **Your Questions** |  |
| Who can I complain to if I have a complaint about the provision of the financial services to me? | We are members of Australian Financial Complaints Authority (AFCA).  If you have any complaint about the service provided to you, you should take the following steps.   1. Contact us and tell us about your complaint. 2. If your complaint is not satisfactorily resolved within thirty days, please contact Wayne Clarkson of Great Western Insurance Brokers Pty Ltd or put your complaint in writing and send it to us at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly. 3. If the complaint can’t be satisfied to your satisfaction you have the right to complain to the Australian Financial Complaints Authority. 4. They can be contacted on 1300 780 808. This service is provided to you free of charge.   If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Association of Financial Advisers who can be contacted on 1800 656 009.  Also 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. |

**PRIVACY DISCLOSURE STATEMENT**

At Great Western Insurance Brokers (GWIB) we are committed to ensuring the privacy of the personal information you provide to us. We believe that respect for your privacy forms part of the ongoing trust we wish to develop with you. The following statement sets out our general policy for the protection of your privacy.

In order to comply with the requirements of the Privacy Act, GWIB are required to advise you that we hold personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services including:

1. The provision of financial advice to you
2. Making insurance and investment recommendations
3. Reviewing your financial plan
4. Reviewing insurance and investment recommendations
5. Providing information as directed to your Accountant/Solicitor/Financial Institutions

GWIB are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investments Commission and the Rules of Professional Conduct of the Financial Advisers Association of which GWIB advisers are members, to collect information about you for the purpose of providing the services referred to above. If you do not provide us with the information requested, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to staff representatives of this organisation 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.

There may be times that we will be required to provide personal information to selected Government Agencies such as Austrac.

You are entitled to obtain access to the information that we hold about you by contacting our Privacy Officer as detailed below.

If you wish to complain about any breach or potential breach of this Privacy Policy or the National Privacy Principles, you should contact our Privacy Officer in writing by any of the methods detailed below. Your complaint will be considered within 14 days and responded to. If you are not satisfied with our response, we will advise you on your options for further proceeding with your complaint.

Bronwyn Clarkson

Privacy Officer

Mr Wayne Clarkson

Great Western Insurance Brokers Pty Ltd

PO Box 2693

GERALDTON WA 6531

Dear Mr Clarkson

**FINANCIAL SERVICES GUIDE - CONFIRMATION OF RECEIPT**

* I/We confirm that I! we have received the Great Western Insurances   
  Brokers Services Guide from our adviser Wayne Clarkson
* I/We confirm that I/we have read and understood Financial Services Guide (current date)
* I/We confirm that Wayne Clarkson has clearly explained the fees and charges of the financial planning service.
* I/We confirm that I/we have read and understood the fees and charges associated with the services provided.
* I/We confirm that details as to the privacy statement for Great Western Insurance Brokers Pty Ltd have previously been supplied to me/us.
* I/We accept that every care has been taken to ensure this material is accurate and reliable and that Great Western Insurance Brokers Pty Ltd accepts no responsibility for errors or omissions, except where provided for by law.
* I/We confirm that any General Financial Information supplied by Great Western Insurance Brokers PTY LTD and its employees is deemed to be General Financial Product Advice. Any information given does not take into account your particular objectives, financial situation or needs and therefore requires the full completion of a Fact Finder,(Personal/Business) and Risk profile, prior to us Great Western Insurance Brokers giving you specific advice.

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Client’s Signature Client’s Signature

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Print Full Name Print Full Name

Dated: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dated: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_