



SPECTRUM WEALTH
• PARTNERS PTY LTD •

Financial Services Guide

Our guide to assisting you with your financial needs

AFSL 478589
ABN 27 603 536 125

Contact Details
Australia Square
Level 33
264-278 George St
Sydney NSW 2000
Phone: 02 9258 1295

Version 4 | January 2018



SPECTRUM WEALTH
• PARTNERS PTY LTD •

LET US GUIDE YOU

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Advisers.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about Spectrum Wealth Partners as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial
- Details of the financial services and/or products Spectrum Wealth Partners can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG, Spectrum Wealth Partners is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Spectrum Wealth Partners authorised representatives.

Spectrum Wealth Partners (ABN 27 603 536 125]), is an Australian Financial Services Licensee (AFSL 478589).

Distribution of the Financial Services Guide (version 4) by the providing entity has been authorised by Spectrum Wealth Partners.

Authorisation date: 7th January 2018



SPECTRUM WEALTH
• PARTNERS PTY LTD •

Who we are and what we stand for

Our experienced, dedicated and determined team of advisers will deliver you're a 'client first' approach to advice. Our clients include couples and individuals of high net worth, professionals and self-employed looking to manage and grow their wealth but have limited time to so. Spectrum Wealth Partners also assists pre-retirees and retirees to navigate the complexity of transitioning from the workforce and maintain an income-stream befitting the lifestyle of their choosing.

Collaboration is key to our holistic strategy. Indeed, Spectrum Wealth Partners clients enjoy ready access to a network of aligned business, taxation and finance specialists.

Our goal is to help you make the most of your good fortune through our relentless pursuit of innovative opportunities designed to protect your well-earned wealth, further grow your fortunes and safeguard your future from uncertainty

Our responsibility

Your Adviser provides financial advice and services on behalf of Spectrum Wealth Partners and accordingly we are responsible for the financial advice and services they provide.

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Spectrum Wealth Partners advisers adhere to the Codes of Ethics/Conduct of the following:

- Financial Planning Association
- Self Managed Super Fund Association
- Tax Practitioners Board

The adviser profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with an Adviser Profile.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us (see page 8 for contact details)

What we can provide

Spectrum Wealth Partners is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Derivatives
- Standard margin lending
- Superannuation
- Self-managed superannuation

Spectrum Wealth Partners maintains an Approved Product List (APL). Subject to attaining required accreditation, your Adviser is able to recommend any product on the Spectrum Wealth Partners APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Spectrum Wealth Partners Research Department to obtain a one-off product approval.



Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.

Where you receive ongoing or further advice a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice

will give you the option of renewing the ongoing fee arrangement. You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

How to give instructions

Your Adviser may accept your instructions by phone, letter, email. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Spectrum Wealth Partners respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at:
www.spectrumwealthpartners.com.au



Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

Spectrum Wealth Partners may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia including Thailand, Philippines and India. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Spectrum Wealth Partners Advisers. All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fee	\$0 to \$11,000	\$0 to \$13,200
SoA Preparation Fee	\$0 to \$2,200	N/A
Hourly Rate	\$550.00	\$550.00
Insurance Commission [^]	0% to 77%	0% to 38.5%

^{*}based on a % of funds invested

[^]based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Spectrum Wealth Partners before being distributed in part to your Adviser.

Licensee remuneration

Spectrum Wealth Partners receives percentage of the Adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Mortgage Broker, the third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

Other forms of remuneration or benefits

Spectrum Wealth Partners and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.



Related companies

Your Adviser may hold shares in Spectrum Wealth Partners or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser Profile and/or advice document.

For a complete listing of all Spectrum Wealth Partners related bodies corporate, please visit: www.spectrumwealthpartners.com.au

Sponsorship

Spectrum Wealth Partners and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Spectrum Wealth Partners may use these payments to pay for costs associated with such conferences, training or professional development days.

Professional Indemnity

Spectrum Wealth Partners maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Spectrum Wealth Partners as required by the Corporations Act 2001.

Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the complaint team to discuss your complaint.
Phone +61 2 9258 1295
Online www.spectrumwealthpartners.com.au
Email hello@spectrumwp.com.au
Mail Complaint Manager Spectrum Wealth Partners
PO Box R63
Royal Exchange NSW 1225

2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

CONTACT US

Spectrum Wealth Partners

Level 33, 264 George St
Sydney NSW 2000

T: +61 2 9258 1295
F: +61 2 9258 1111
E: hello@spectrumwp.com.au
W: www.spectrumwealthpartners.com.au

For more information

Please visit moneysmart.gov.au for more information on financial advice.