Financial Services Guide

The following authorised representative has been appointed by Spectrum Wealth Advisers Pty Limited to provide financial services in relation to the Insurance Product outlined in the PDS accompanying this FSG:

Authorised Representative Name: ______________________________**Signature:**______________________**Number:**________________

This Financial Services Guide (FSG) is dated **13/01/2015**. It provides you with information about the financial services provided to you by Spectrum Wealth Adviser Pty Ltd, and its representatives.

You should also refer to the Product Disclosure Statement (**PDS**) for the Insurance Product. The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product. The PDS includes information such as the risks, benefits and characteristics of the particular Insurance Product.

Spectrum Wealth Advisers

Spectrum Wealth Advisers holds an Australian Financial Services Licence and is authorised to provide financial advice and deal in life risk insurance products. Spectrum Wealth Advisers may be contacted by phone 03 6427 7745 or in writing to GPO Box 5182, Sydney NSW 2001.

Financial Services Provided

Spectrum Wealth Adviser representatives may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorised to provide you with general advice about the Insurance Product. They are not able to provide you with personal advice, which means they will not consider your personal financial circumstances, needs and objectives.

How do I pay for the financial services provided?

There is ordinarily no charge to you for the general advice provided. When you purchase the Insurance Product, the insurance company may pay the Licensee 0% to 105% (ex GST) of the first year's premium (ex policy fee and stamp duty) and a percentage of this is paid to the Authorised Representative as commission.

Professional Indemnity

Spectrum Wealth Adviser, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by Spectrum Wealth Advisers. Such insurance covers work done by its representatives and employees whilst they comply with the requirements of Spectrum Wealth Advisers Pty Ltd.

What if I have a complaint?

If you have a complaint, please call us on 03 6427 7745, or write to us at:
The Complaints Manager, Spectrum Wealth Adviser Pty Ltd, GPO Box 5182, Sydney NSW 2001.

If you are not satisfied with our response, you can contact the Financial Ombudsman Service (FOS), which is a service for consumers. The contact details for FOS are:
Tel: 1300 78 08 08, Fax: (03) 9613 6399, Email: info@fos.org.au, Website: www.fos.org.au, Postal Address: GPO Box 3, Melbourne VIC 3001

Client 1 Signature 1:________________________________Client Name 1:____

Client 2 Signature 1:________________________________ Client Name 2:____

Please sign two copies of this FSG; one to be retained by the client and the other copy to be retained by the adviser.