



Optima Wealth Management Pty Ltd
ABN 23 002 702 374

Financial Services Guide

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Version 3



This Financial Services Guide was prepared by Optima Wealth Management Pty Ltd ABN 23 002 702 374, a corporate authorised representative (No. 301220) of Australian Financial Service Limited (AFSL No. 297239).

Optima Wealth Management is authorized by Australian Financial Services Ltd (AFS) to provide you with advice and services, and employs individual authorized representatives to provide individual advice. These individual representatives are also authorized by AFS.

Australian Financial Services Limited
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AFSL No. 297239

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Financial security is of vital importance...

Your financial security will play an important role in the quality of life experienced by you and your family in the years to come. Australian Financial Services Limited (AFS) is a national financial advisory group and our role is to provide the advice, services, products and carefully planned strategies you need to reach your financial goals and objectives.

This Financial Services Guide (FSG) is intended to inform you about us and our relationship with you before we provide you with financial advice. It is intended that this FSG should assist you in deciding whether to use any of the services provided by our Authorised Representatives.

It contains information about remuneration that may be paid to AFS, our Authorised Representatives and other relevant persons in relation to the services offered.

It also contains information on how we handle your personal information and how complaints against the Authorised Representative are handled.

Strength and competence...Adviser owned adviser driven

AFS is a wholly owned subsidiary of AFS Group Ltd which is 100% owned by its advisers, directors and staff.

We believe that this ownership structure provides clients with the confidence and security that business decisions are made with you the client in mind and are not influenced by Corporate or Institutional ownership.

AFS is the holder of Australian Financial Services licence number 297239. Under the Corporations Act, our primary responsibility is to you, our client. Our Authorised Representatives act on our behalf and AFS is ultimately responsible for the advice given.

Education and knowledge for your security...

You want to be sure that the advice you receive is up-to-date and accurate. Whilst your AFS Authorised Representative has many years of practical experience, continuing education is a requirement of both AFS and the industry regulator. Full details of your Authorised Representative's experience and expertise are set out in the attached "Authorised Representative Disclosure Statement"- (Part 2).

Research for your peace-of-mind...

AFS Authorised Representatives are provided with a comprehensive and research driven Approved Product List from which they can choose a product suited to your needs.

The recommended Investment Products are subject to an approval process that includes external research and analysis and are sourced from over 50 leading fund managers.

Insurance products are sourced from all the major insurers and are examined not only for their policy wording, product benefits and competitive cost structures but for their long term market presence.

Services and advice to meet your requirements...

Your AFS Authorised Representative can provide a wide range of services from comprehensive financial planning to tailored advice on selected products. The advice and services we provide fall into three broad categories.

1. **Strategic Advice.** One of the most important things we do for you is to match our recommended strategies with your goals and objectives. Whether you require a strategy to protect your family, or save for a specific goal such as children's education, or early retirement we will tailor a strategy to your needs.
2. **Investment Advice.** Where authorised by us (see your *Authorised Representative's Disclosure Statement*), our Authorised Representatives are able to provide advice on managed funds, shares and debentures as well as superannuation advice.
3. **Insurance.** Our Authorised Representatives are authorised to advise on a wide range of insurance products such as Life, Trauma, Income Protection and Disability insurance.

Your Authorised Representative may provide general advice or personal advice. Before providing personal advice, your Authorised Representative will want to ensure that the advice is appropriate and suitable for your needs. To do so he/she will need to find out about your current financial position and your financial goals and objectives.

You have the right not to divulge this information should you do not wish to. If so, the advice may not be as suitable for your needs and objectives and this should be taken into account before acting on the advice.

In providing personal advice, your Authorised Representative will explain any significant risks relating to any financial products or strategies recommended. If you do not understand these risks you should ask your Authorised Representative to explain them to you.

If you have been provided with personal advice, your Authorised Representative will provide you with a Statement Of Advice (SOA), Statement of Additional Advice (SOAA) or Record of Advice (ROA) which will take into account your objectives, financial situation and needs. The SOA or SOAA must be given to you before you make any investments or buy an insurance policy, unless you expressly request that the investment be made or the insurance policy be purchased before you receive the SOA. A ROA is not provided to you but a copy is retained on your file and a copy is available for up to seven years upon request.

If a financial product recommendation has also been made, you will be provided with access to a Product Disclosure Statement (PDS) containing information about the product that will enable you to make an informed decision about the appropriateness of the product.

Fees and Charges

AFS Authorised Representatives are able to receive payment for their services in a number of ways.

Clients may be asked to pay a fee for service, or a charge for the amount of funds that the advice covers or alternatively, AFS may receive brokerage or commission which is paid by a financial product provider. AFS Authorised Representatives may also choose to offer a mix of both methods to suit your needs. (See part 2 for further details)

Your SOA will contain full details of all fees and charges and benefits accruing to the Authorised Representative together with disclosure of any associations which might influence the provision of that advice. If an up front fee is to be charged for the preparation of this advice then it will be disclosed prior to you incurring that fee.

Preferred Business Partners, Alliances and Sponsors...

AFS maintains Preferred Business Partner arrangements with many leading companies who provide us with access to products on favourable terms. This relationship is beneficial to both AFS and our clients. They also provide training at professional development days and at our annual conference for which they make a financial contribution.

Please note that the inclusion of a product or service on our recommended list is not dependent on support from a product supplier.

Your Authorised Representative's SOA will fully disclose these arrangements when it is presented to you.

Strategy Portfolio Limited

Strategy Portfolio Limited (SPL) is a marketing entity associated with the Strategy Personal Superannuation and investment platforms and as of September 2007, is wholly owned by AFS Group Limited, of which AFS, the licensee of your adviser, is also a subsidiary.

Your adviser is, or may in future become, a shareholder in AFS Group Limited, and may therefore indirectly benefit as a result of recommending that you invest via the Strategy platforms. Full disclosure of specific remuneration arrangements will be made in your SOA.

How is my personal information dealt with...

As a client of AFS, you will receive conscientious and personal attention from your Authorised Representative at all times.

Your personal information that we have collected is contained in your file. This includes information about your financial objectives and also contains the recommendations made to you. If you wish to examine your file you should ask your Authorised Representative, who will make arrangements for you to do so.

We are committed to ensuring the privacy and security of the information provided. Information on this is included in our privacy policy.

AFS Privacy Policy

In order to comply with the requirements of the Privacy Act, we are required to advise you that AFS holds 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:

- a) the preparation of your financial plan;
- b) the provision of financial planning advice to you;
- c) making securities and investment recommendations;
- d) reviewing your financial plan;
- e) reviewing securities and investment recommendations; and
- f) for other related matters.

We are required, pursuant to the Corporations Act, certain regulations issued by the Australian Securities and Investment Commission and the Rules of Professional Conduct of the Financial Planning Association, of which this organisation is a principal member, to collect information about you for the purpose of providing you with the services referred to above.

We will from time to time disclose information about you to Authorised Representatives of this AFS and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. We may also be required by law to disclose your personal information to government agencies, including the Australian Taxation Office, the Australian Transaction Reports and Analysis Centre (Austrac) or a court of law. 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 by contacting the AFS Head of Compliance on 03 8320 1517 or by writing to PO Box 630, Collins Street West P.O Melbourne, Vic 8007.

What Happens if I have a complaint?...

Optima Wealth Management and AFS is serious about providing a quality service and is a member of the Financial Ombudsman Service (FOS). FOS is an independent body which has been approved by the Australian Securities and Investments Commission (ASIC) to deal with complaints against its members.

If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within seven days, please contact the Head of Compliance at AFS in writing at PO Box 630 Collins St West PO, Melbourne, Vic 8007. AFS will try and resolve your complaint quickly and fairly.
3. If you still do not get a satisfactory outcome within 45 days, then the procedure is as follows:

Send your complaint to FOS at GPO Box 3, Melbourne, Vic 3001. Their free call number is 1300 78 08 08. The complaints service is free of charge to you.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

In the event it is ever necessary, AFS holds a Professional Indemnity Policy that meets the requirements of The Corporations Act. The Policy includes coverage for the advice given by your adviser whilst an AFS Authorised Representative even if they are no longer authorised by AFS or have left the industry.