

Connect 4 Financial Services Pty Ltd

This document is issued by Wealthsure Financial Services Pty Ltd ABN 59 130 288 578 AFSL 326450 (Wealthsure). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Connect 4 Financial Services Pty Ltd is a Corporate Authorised Representative of Wealthsure and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Connect 4 Financial Services Pty Ltd
Trading Name	Connect 4 Financial Planning
Australian Company Number	135 351 503
Corporate Authorised Representative ASIC Number	339591
Authorised Representative Name	Son Pham
Authorised Representative ASIC Number	331161
Business & Postal Address	326a Cabramatta Road CABRAMATTA NSW 2166
Telephone	02 8003 6940
Email	son@connect4group.com.au
Webpage	www.connect4fs.com.au

Son Pham

Son is a Sub-Authorised Representative of Connect 4 Financial Services Pty Ltd and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities
- Derivatives

Son is not authorised to advise and deal in relation to the following products:

- Margin Lending
- Self Managed Superannuation Funds
- Managed Discretionary Accounts

Remuneration

Wealthsure receives all remuneration paid upon the provision of services by Son and under contract pays Connect 4 Financial Services Pty Ltd 91% of the amounts received. Connect 4 Financial Services Pty Ltd funds the costs associated with operating their business, and then pays Son the residual as a salary and distributions.

This is a guide as to how fees and commissions may be charged. Son will provide you with a Statement of Advice which will outline his fees and commissions. All fees and commissions will be discussed and agreed with you prior to commencing any work.

Full details will be outlined to you in writing with the scope of work to be completed; this will be provided to you prior to commencing any work.

Fee for Service

- Fee for service may be up to \$5,500
- Implementation fee may be up to \$5,500
- Transaction fees
- Ongoing service fees may be a flat dollar fee which may be up to \$5,500 or a % of amount invested (excluding investments using geared funds). For example, if we charge a 0.99% ongoing service fee and you invest \$100,000, your ongoing service fee will be \$990

Depending on your requirements and circumstances the above range of fees may not be applicable, we will work with you to come to a separate arrangement where we will disclose any relevant fees prior to commencing any work.

You will be invoiced directly for these fees and may elect to pay Wealthsure directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to Wealthsure for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service

Commission on Life Insurance Products

Initial commission may be up to 130% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first year the Adviser reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you.

Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products. Ongoing commission for existing investment products at 30 June 2013 may be up to 5% of the account balance.

All commissions are exclusive of GST.

Referral arrangements

Son may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners Son may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Son will provide you with further details on the benefits received.