

## 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:

<b>Corporate Authorised Representative Name</b>	Connect 4 Financial Services Pty Ltd
<b>Trading Name</b>	Connect 4 Financial Planning
<b>Australian Company Number</b>	135 351 503
<b>Corporate Authorised Representative ASIC Number</b>	339591
<b>Authorised Representative Name</b>	Katie Pecotich
<b>Authorised Representative ASIC Number</b>	1005854
<b>Business &amp; Postal Address</b>	Suite 4, 407 Hume Highway Liverpool NSW 2170
<b>Telephone</b>	02 9821 3483
<b>Email</b>	katie@connect4group.com.au

## Katie Pecotich

Katie is an 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

Katie 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 Katie and under contract deducts a Licensee fee from the amounts received from Connect 4 Financial Services Pty Ltd and WealthSure then forwards the residual remuneration onto Connect 4 Financial Services Pty Ltd. Connect 4 Financial Services Pty Ltd then pays Katie 80% of the amount they received.

All fees and charges will be discussed and agreed with 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
- 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

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 77% 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 two years 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

Katie may have referral arrangements with selected referral partners.

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

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