

Financial Services Guide (FSG)

What this document is about

This Financial Service Guide (FSG) is an important two part document that you should read and ensure that you understand. Part One is about the authorising Licensee and Part Two is the profile about your Adviser, and each part explains:

Part 1 - Licensee Profile

What is a Financial Services Guide

Who is The FinancialLink Group

Who is responsible for the advice given to you

Overview of the advice process

What you should do if you have a complaint

Part 2 - Adviser Profile

Who is your adviser

How you contact your adviser

What services they are authorised to provide

What is the process for financial advice

Overview of the fees and charges

Prepared and issued by



The FinancialLink Group Pty Ltd
ABN 12 055 622 967
Australian Financial Services Licensee No. 240938

Head Office: Level 1, 90 Vulture Street
West End, Qld 4101
Phone: 1300 133 511
Email: enquiries@beacongroupp.com.au
Website: www.beacongroupp.com.au



Plenitude Wealth Pty Ltd
ABN: 66 616 411 682
Corporate Authorised Representative No. 1251141
Andrew David Courtney
Authorised Representative No. 471509
of The FinancialLink Group Pty Ltd

Office: Level 5, 9 Sherwood Road
Toowong QLD 4066
Phone: 1300 641 006
Mobile: 0422 010 352
Email: andrew@plenitudewealth.com.au
Website: www.plenitudewealth.com.au

The FinancialLink Group Pty Ltd is a member of the Association of Independently Owned Financial Planners (AIOFP).



Financial Services Guide (FSG)



Part 1 of 2 - Licensee Profile

WHAT IS A FINANCIAL SERVICES GUIDE?

The main purpose of the Financial Services Guide (FSG) is to give you an overview of the financial services that are being offered. It contains important information about: the services that you are offered; how your adviser and The FinancialLink Group Pty Ltd (herein referred to as TFLG) are paid; any potential conflict of interest that we may have, and the internal and external dispute resolution procedures including how you can access them.

The Financial Services Guide (FSG) is made up of two parts. This is Part One and the Adviser Profile that is included forms the second part of this guide. The Adviser Profile provides details about your adviser. Any reference to adviser includes the adviser's company if the adviser is part of a company. If the profile is not attached please ask the adviser for this profile or contact TFLG's Head Office whose contact details are in the next section.

The terms Representative, Authorised Representative, Corporate Authorised Representative, and Advice Provider means that a person, or entity, is authorised to represent a business that holds an Australian Financial Services (AFS) licence. TFLG is the holder of an AFS Licence and is therefore responsible for the financial services provided, including the distribution of this Financial Services Guide (FSG).

As there are many different titles in the marketplace describing such authorised representatives and advice providers throughout this document we are describing them as Adviser(s) or Your Adviser(s).

WHO IS RESPONSIBLE FOR PROVIDING THE FINANCIAL SERVICES?

Your adviser is an authorised representative of TFLG and provides financial services on behalf of TFLG.

The FinancialLink Group's details are:

Name:	The FinancialLink Group Pty Ltd	ABN:	12 055 622 967
Licence:	Australian Financial Services Licensee Number: 240938		
Head Office:	Level 1, 90 Vulture Street, West End, Qld 4101	Postal Address:	PO Box 5283, West End, Qld 4101.
Phone:	1300 133 511	Web:	www.beacongroup.com.au

TFLG has adopted the Association of Financial Advisers' Ethical Standards with which all our advisers must comply.

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

TFLG is authorised to provide product advice on and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds
- Wealth accumulation
- Wealth creation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review services

Product Classes

- Deposit and payment products limited to; basic deposit products and deposit products other than basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

Your Adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile which sets out those areas your Adviser is authorised to provide you with advice and recommendations.

Please note that only products approved by TFLG may be recommended by the adviser.

Any advice that you receive, and subsequently implement, from your adviser may need to be reviewed on a regular basis to ensure that the advice continues to remain relevant to your circumstances. Ongoing servicing and advice is available from your adviser and is strongly recommended.

DO YOU HAVE ANY RELATIONSHIPS OR ASSOCIATIONS WITH FINANCIAL PRODUCT ISSUERS?

TFLG is independently owned and operated, having no ownership ties with any life companies, financial institutions or banks which might reasonably be expected to be capable of influencing us in the provision of services.

TFLG is a shareholder in Personal Choice Management Pty Ltd (PCM) who is the owner of the Personal Choice Private (PCP) product offered in the PCP/Asgard Public Disclosure Document. PCM shareholders are entitled to receive a dividend/capital (if any) based on the success of PCM which is not related to the returns on, or performance of, clients' capital. TFLG advisers may also be entitled to shares in any profits of the funds invested in the Wealthtrac range of products. Additionally, B Property Group Pty Ltd, Integrated Mortgage and Finance (IMF), share a common directorship.

WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONALISED ADVICE?

You need to provide your adviser with a list of your personal objectives, details of your current financial situation and any relevant information so that your adviser can offer you appropriate advice that is in your best interests.

You have the right not to tell us; however, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation and may well not be in your best interests.

If you do not obtain advice, you face the risk that the product(s) that you select will not fully take into account your objectives, financial situation and/or needs, and may not be appropriate to your situation and in your best interests. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. This is known as a "No Advice Transaction Only" situation and you will be asked to sign a No Advice Acknowledgement at that time.

WHAT INFORMATION WILL I BE GIVEN WHEN I RECEIVE PERSONALISED ADVICE?

When your adviser gives you personal financial services advice you are issued with a document called a Statement of Advice. Personal Financial Services advice is advice that takes into account one or more of your objectives, needs and financial situation. To make sure that the advice is in your best interests; your adviser must make reasonable enquiries about your objectives, financial situation, needs and relevant circumstances.

In the Statement of Advice your adviser will tell you about: the advice and the basis on which it is given; the fees and brokerage; any associations that we have with Financial Services Product Issuers or other parties that may have influenced the advice given to you.

If your adviser provides you with subsequent additional related advice, after previously giving you a Statement of Advice, it is recorded in a Record of Advice (ROA). The ROA is used when you are provided with ongoing or subsequent advice and your personal circumstances have not significantly changed. This is kept on your file and is available to you on request within 7 years. In certain circumstances you will be sent a ROA, particularly when it is necessary to show information about any remuneration or conflicts of interest associated with the advice.

If your adviser recommends to you a particular Financial Services Product you will also be given information about that particular product using a Product Disclosure Statement. This will help you make an informed decision about that product(s).

You should thoroughly read the information and warnings contained in the applicable Statement of Advice, Record of Advice, No Advice Acknowledgement and any Product Disclosure Statements before making any decision relating to a financial services product(s).

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

Your adviser maintains a record of your personal profile including details of your objectives, financial situation and needs. Your adviser also maintains records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. It can be accessed via our website (www.beacongroup.com.au) and a copy of our privacy policy is also available on request.

If you wish to examine your file please let your adviser know, and arrangements will be made for you to do so.

HOW CAN I GIVE YOU INSTRUCTIONS ABOUT MY FINANCIAL PRODUCT/S?

You may give your instructions to your adviser during meetings, by telephone, fax or other means such as e-mail. In some cases written confirmation may be required. You may also be required to complete and return certain documents.

Please note that our advisers are not allowed to be an "attorney" in a Power of Attorney on behalf of any client.

HOW WILL I PAY FOR THE SERVICES PROVIDED & HOW WILL THEY BE CALCULATED?

Advisers may receive payment for their services in a number of ways, and your adviser will discuss with you the available fee structures and the payment options.

The following gives you an overview of some of the different payment options that you could pay for the services provided:

Fee for Service – This is based on both the time spent working on your situation and the complexity of it, and includes such areas as Interviews/Discussions, Collection of your Personal and Financial Information, Research, The Preparation of the Statement of Advice, and Implementation of any advice and/or product(s)/solutions that you select. If a fee for service is charged, it may be based on a fixed dollar amount, a percentage of the value of funds invested, a determined amount (based on the number of hours developing and implementing your advice), or a combination of these methods. Where a Fee for Service is payable, an invoice will also be issued to you.

All fees are payable to The FinancialLink Group Pty Ltd, and are inclusive of GST. Should you decide not to implement any product(s)/solutions the Fee for Service may still be payable in full.

Upfront Brokerage (Commission) – These are one-off payments payable when certain Life Risk Insurance products are issued. The brokerage calculation is based on the premium that you pay.

Ongoing Brokerage (Commission) – These are paid to TFLG whilst you hold certain Life Risk Insurance products with the product issuer as part of their on-going charges.

Portfolio Review/Management Fee - A review fee may be charged to review your Statement of Advice and Portfolio to ensure that the financial strategies and products remain appropriate to your needs.

Any reference to adviser includes the adviser's company if the adviser is part of a company. Advisers who are employees of another authorised adviser may receive a salary only, or a combination of salary and bonus.

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.

For investments before the 01 July 2013 this is calculated at various percentage rates ranging from 0% to 15% in the case of initial commissions, and 0% to 5% in the case of trailing commissions all based on the amount you invested. From 01 July 2013 commissions are no longer paid to advisers on new investment products that are implemented from that date. Legislation has changed the remuneration basis to fee for service only.

For all insurances implemented before 01 July 2013 this is calculated at various percentages ranging from 0% to 135% in the case of initial commissions, and 0% to 45% per year in the case of trailing commissions. From 01 July 2013 the same arrangement applies except for insurances arranged under a new Group Super arrangement and under a default MySuper plan as they are now on a fee for service basis only.

These fees and/or brokerage arrangements will be fully discussed with you before you implement any services, advice and/or plans. Your adviser may detail fee for service arrangements in a Service Agreement before starting the advice process. All fee and/or brokerage arrangements relating to the advice that you receive will be detailed in the Advice document that will be given to you before you decide whether to proceed with the recommended advice. It will include specific details and dollar amounts of what fees the adviser may charge you; when you have to pay those fees; any payments made to us by a Financial Product issuer/s and what payments we make to the adviser, together with any other benefits that the adviser may receive.

All fees, commissions and brokerage payments received for the financial services provided are paid to TFLG. TFLG retains a percentage of these payments and forwards the balance to your adviser. The percentage can range from between 0 to 20% and depends on the commercial arrangement agreed between TFLG & your adviser.

OTHER BENEFITS

TFLG and its advisers may also receive other benefits from product providers such as, for example, sponsorship, professional development forums, and promotional material.

At all times The FinancialLink Group, its staff and advisers believe that products should only be recommended to suit a client's best interests, needs and objectives. To ensure that recommendations are free from any sort of undue influence, TFLG, its staff and advisers are not permitted to receive any form of payment and/or benefit that could actually, or has the potential to, influence/prejudice the advice given to you.

WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

Where you have been referred to the adviser by someone else, the adviser may pay that person a fee or commission in relation to that referral. If that happens, the adviser will tell you in the appropriate Statement/Record of Advice who will receive that fee or commission and the amount that they will receive. Please note that such payments are not an additional charge to you.

WHEN THERE IS A REFERRAL TO ANOTHER SERVICE PROVIDER

In making any referral to another service provider The FinancialLink Group, its staff and advisers do not advise or represent that their products and/or services are right for you and take no responsibility for the products and services that they may provide to you. You need to make your own decision based on the information that they provide.

WHAT INFORMATION DO I HAVE TO PROVIDE TO IMPLEMENT A DESIGNATED SERVICE E.G. AN INVESTMENT PRODUCT?

The Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) Act 2006 is the regulation of financial transactions in a way that will help detect and prevent money laundering and terrorism financing. Anti-money laundering and counter terrorism financing laws are designed to establish an 'audit trail', or transaction history, which provides evidence linking criminal acts and their organisers. These audit trails can produce vital leads to the authorities in the detection and investigation of criminal activities. As a reporting entity, we have in place programs and mechanisms for the ongoing monitoring of both new and existing customer activity and the reporting of any suspicious matters.

As a result of the Act, by law, you may be required to be "identified" and/or "re-identified" before implementing a designated service under the legislation. What this means to you is that you may be required to produce documentary evidence to confirm your identity. The nature and extent of the evidence required depends on the type of customer that you are e.g. individual, company, trust etc. Your adviser will explain the requirements to you when appropriate.

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

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

Contact your adviser about your complaint.

If your complaint is not responded to within 5 business days, please contact TFLG on 07 3007 6500 or put your complaint in writing and send it to our postal address which is: The FinancialLink Group Pty Ltd, PO Box 5283, West End, Qld 4101. We will try and resolve your complaint quickly and fairly.

If your complaint is not resolved within 45 days, you can report your complaint to the Financial Ombudsman Service (FOS), as we are a member of FOS. FOS is an independent body that has been approved by the Australian Securities and Investments Commission (ASIC) to deal with complaints against its members. They can be contacted by:

- Tel: 1300 780 808 between 9am - 5pm Monday to Friday Melbourne Time (excluding public holidays), or alternatively
- Go to their website www.fos.org.au and select the Resolving Disputes option for more details about the complaint resolution procedure and options of submitting such a claim.
- Mail: Financial Ombudsman Service, GPO Box 3, Melbourne, Victoria 3001. Email: info@fos.org.au

The Australian Securities and Investments Commission (ASIC) also has an Info phone line that you can use to obtain information about your rights, and their contact number is 1300 300 630.

HOW DOES YOUR PROFESSIONAL INDEMNITY INSURANCE WORK?

The FinancialLink Group holds Professional Indemnity (PI) Insurance that complies with s912B of the Corporations Act. The PI Insurance covers loss or damage suffered by retail clients due to breaches of obligations by the licensee The FinancialLink Group, its employees and advisers e.g. for negligent, fraudulent or dishonest conduct. The PI Insurance also covers claims in relation to the conduct of its advisers and employees who no longer work for the licensee, but who did at the time of the relevant conduct.

The compensation requirements are **not**, for example, intended to cover:

- (a) product failure or general investment losses;
- (b) all possible consumer losses relating to financial services;
- (c) claims for loss solely as a result of the failure (e.g. through insolvency) of a product issuer (i.e. it is not intended to underwrite the products of a product issuer); or
- (d) a return on a financial product that has not met expectations.

ANY FURTHER QUESTIONS

If you have any further questions about the financial services The FinancialLink Group provides, please contact your adviser.

PLEASE RETAIN THIS DOCUMENT FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS

Financial Services Guide (FSG)

Part 2 of 2 – Adviser Profile

INTRODUCTION

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of The FinancialLink Group Pty Ltd. The Adviser profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact The FinancialLink Group's Head Office on 1300 133 511.

WHO IS MY ADVISER?

Your adviser is Andrew Courtney (ASIC Authorised Representative No. 471509) of Plenitude Wealth Pty Ltd whose Australian Securities and Investments Commission (ASIC) number is 1251141. Plenitude Wealth Pty Ltd is a Corporate Authorised Representative of The FinancialLink Group.

Andrew's contact details are:

Office:	Level 5, 9 Sherwood Road, Toowong QLD 4066
Postal Address:	PO Box 2178, Toowong QLD 4066
Telephone:	1300 641 006
Mobile:	0422 010 352
Email:	andrew@plenitudewealth.com.au
Website:	www.plenitudewealth.com.au

Experience:

Andrew specialises in strategic financial planning, wealth accumulation and protection with a focus on implementing strategies that result in portfolio synergy – translating to achieving his clients' ideal lifestyle and personal pursuits. His main focus is on short term income strategies, long term capital growth strategies and leveraged investments. Managing risk through balancing a dynamic portfolio underpinned by sound cash flow management techniques is Andrew's specialty.

Andrew is an advocate for charitable organizations such as World Vision and Socially conscious enterprises like Grameen. His vision for Plenitude Wealth is to create a movement of philanthropists to make a massive positive difference to the current state of world poverty. 10% of generated Plenitude Wealth revenue will be invested in trying to solve the problem of world poverty.

Qualifications:

BBiomedSc (Hons)
Masters Commerce (AppFin)
Advanced Diploma of Financial Planning

WHAT KINDS OF FINANCIAL SERVICES ARE YOU AUTHORISED TO PROVIDE ME AND WHAT KINDS OF FINANCIAL PRODUCT/S DO THOSE SERVICES RELATE TO?

Andrew of Plenitude Wealth Pty Ltd is authorised by The FinancialLink to provide product advice on and to deal in the following strategies and classes of products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds
- Wealth accumulation
- Wealth creation
- Superannuation and rollover advice
- Asset allocation and management advice
- Ongoing advice and review service

Product Classes

- Deposit and Payment Products - Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Superannuation - All

Only products approved by The FinancialLink Group may be recommended by the adviser.

HOW ARE ANY COMMISSIONS, FEES OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

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. The payment options for the provision of financial services will be discussed with you by your adviser and are as follows:

- Fee for service
- Implementation fees
- Transaction fees
- Brokerage/Commission
- Ongoing service fees
- Or a combination of the above depending on what best suits the client.

Please note that the type of payment option can also depend on the type of product and/or advice implemented, and your adviser will discuss this with you.

The following is the Fee and Brokerage Schedule of Andrew of Plenitude Wealth Pty Ltd Trading As

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to The FinancialLink Group. The FinancialLink Group will pay up to 98% of those fees and commissions to Plenitude Wealth for distribution within the company. The fees and or commissions associated with the service Plenitude Wealth provides may include any combination of the fees listed and described below. All fees and commission detailed below are inclusive of Goods and Services Tax.

Note: Full details of all fees and commissions for financial services will be provided to you broadly in our Terms of Engagement before you engage in our services and specifically detailed in a written Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

Andrew Courtney receives a salary as an employee of Plenitude Wealth and also receives a share of profits in his capacity as Director of Plenitude Wealth Pty Ltd. The maximum amount of fees and or commission that can be paid as a Director of Plenitude Wealth is 100% of the fee and or commission paid to Plenitude Wealth by The FinancialLink Group.

Initial Strategic Consultation

Our initial one to one strategic consultation is free of charge as we get to know you, your circumstances, your goals and objectives and whether or not we can add value to your life.

Advice Preparation and Implementation

The next stage of the process, if we decide that we are the right fit for each other, is we draw up a Terms of Engagement which highlights what you can expect from Plenitude Wealth and also encapsulates what we expect from you as a future client. The Terms of Engagement will explain how much you will have to invest to engage us for our professional services. The costs associated with our advice process will be outlined in full before any decisions are made.

All fees and commissions payable by you also will be explained to you at the time advice is given and fully detailed in a Statement of Advice, Record of Advice and Product Disclosure Statements (PDS).

Plenitude Wealth advisers will not proceed until such time where we are content with your understanding of how we get remunerated as we feel that this is a vital component of the advice process.

Fee for Service – Upfront Fees

For having a personalised financial plan (SoA) prepared and provision for accompanying services provided, Plenitude Wealth fees range from \$3,300 up to \$55,000. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you. This fee will be outlined in the Terms of Engagement as stated above. Plenitude Wealth will implement said financial recommendations provided you are happy with our recommendations.

Ongoing Fee

Our ongoing fee is part and parcel of becoming a client of Plenitude Wealth as we ensure that we keep you accountable to your goals and guide you towards what matters most in your life. We do this by measuring the deliverables year in year out and providing you an outline of how we are to achieve what you are truly passionate about. Our ongoing fees range from \$3,300 up to \$55,000 per annum. Note that the first year of ongoing fees need to be paid upfront unless terms of payment are negotiated by both parties on a win-win basis. CPI or 2.5% (whichever is higher at the time) adjustments are made yearly as we progress down the path we pave for you.

Insurance Commission

Initial Commission

Where insurance products are recommended, the insurance provider may pay Plenitude Wealth an initial commission based on the value of your premium. This may be up to 125% of your first year premium. The commissions earned will be assessed on a case by case basis depending on the scope and complexity of the advice you will be receiving from Plenitude Wealth.

Ongoing Commission

Where a life insurance policy is renewed, the insurance provider may also pay a renewal commission. Where this happens, the commission may range from 0% up to 30% of the renewal premium amount.

Project Management of personal insurance claims

Where a life event occurs for which a person may be insured, Plenitude Wealth will arrange and coordinate the necessary extensive paperwork and required documentation to act as a facilitator to achieve the best outcome for the client. Our claim project management service fee is up to \$5,940 and will depend on individual circumstances.

Net Assets or Funds under management**Entry Fee**

An investment entry fee of 0.33% is applicable for all new investments that Plenitude Wealth will be administering and managing.

Ongoing Fee

As part of our ongoing service and to ensure that we are aligned in our goals, there is a 0.33% Net Asset/Funds Under Management (FUM) fee on a year to year bases for our services in addition to our upfront fees. This fee can be waived during negative years upon adviser & client discretion.

Complex Strategies

One off transactional strategies that require Specialist knowledge and expertise may be proposed to place you and your family in a better financial situation. This service is typically a one-off transaction that will propel you towards an optimised financial position to create a truly synergistic outcome. The benefits of implementing a strategy like this will be presented to you as the fees associated with these strategies range from \$6,600 - \$33,000. These strategies require specific scenarios and is therefore not available to everyone.

Hourly Fee

The Plenitude Wealth administration charge out rate is \$330 per hour. This rate is applicable to consumer directed tasks.

All fees, commissions and brokerage payments received for the financial services provided are paid to TFLG. TFLG retains a percentage of these payments and forwards the balance to Andrew Courtney. Plenitude Wealth Pty Ltd. Plenitude Wealth Pty Ltd then pays Andrew a combination of salary and other benefits for the provision of financial services.

PLEASE RETAIN THIS DOCUMENT FOR YOUR REFERENCE AND FOR ANY FUTURE DEALINGS

