

FINANCIAL SERVICES GUIDE

Not Independent

We are not independent, impartial or unbiased within the meaning of the Corporations Act because we receive commissions for the advice, we provide on life risk insurance products.

This Financial Services Guide describes our financial planning and advisory services to assist you to decide whether to use our services. It describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services. These may include:

- **Statements of Advice** - If we provide you with advice about your personal circumstances, we will set out our advice in a Statement of Advice (or in some cases, a shorter document called a Record of Advice). This will also tell you how we will be remunerated for the advice we give you. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- **Product Disclosure Statements** - If we recommend that you acquire a financial product, we will also provide you with a Product Disclosure Statement containing information about the product's features and risks.

OUR SERVICES

James Stuart Wright and Angela Maree Lauga are authorised representatives of Australian Financial Services (AFS) licensee, Welcome (Aust) Pty Ltd.

Our high quality financial planning and advisory services can assist you to:

- Identify your financial and investment objectives, taking into account your current financial position and personal circumstances;
- Help you to develop financial goals and investment strategies;
- Advise you how to implement your investment strategies; and
- Recommend and arrange financial products that are suitable for your needs.

We provide advice in the following areas:

- Basic and non-basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life insurance products including investment life and life risk;
- Managed investment schemes, including investor directed portfolio services (IDPS);
- Retirement savings accounts ("RSA") products (within the meaning of the *Retirement Savings Account Act 1997*);
- Securities;
- Standard margin lending; and
- Superannuation.

The financial products we can arrange for you include:

- Basic and non-basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Life insurance products including investment life and life risk;
- Managed investment schemes, including investor directed portfolio services (IDPS);
- Retirement savings accounts ("RSA") products (within the meaning of the *Retirement Savings Account Act 1997*);
- Securities;
- Standard margin lending; and
- Superannuation.

We research a broad range of products and select those that are worthy of recommendation to our clients. We also review the performance of those products periodically to ensure they remain competitive and will meet your ongoing needs.

We act for you when giving advice and arranging financial products.

HOW CAN YOU DEAL WITH US?

You can deal with us in person, by phone, or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check any assumptions we make and the basis for our advice. If you don't, our advice may not be appropriate for your needs.

Naturally, your circumstances may change over time. When this happens, our initial advice and recommendations may no longer be appropriate for you. We can periodically review your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate, or you can contact us for a review when your circumstances change.

HOW WE ARE PAID

Financial planning and investment services	<p>For clients to whom we provided services before 1 July 2014, we may receive a commission from the product issuer (usually at the end of each month or annually). The amount varies depending upon the product, but is in the range of:</p> <ul style="list-style-type: none">• Investment and superannuation held through a platform – up to 0% of the funds invested.• Insurance – between 0% and 88% of the premium you pay. <p>We may also receive an ongoing commission for these clients during the life of their financial products, which can range between:</p> <ul style="list-style-type: none">• Insurance – up to 0% to 30% per annum of the renewal premium. <p>We charge for our financial planning and investment services on the basis of the time that we spend looking after your needs. The rate will depend on the nature of the services you ask us to provide, for example:</p> <ul style="list-style-type: none">• Financial planning and investment advice - \$440 incl GST per hour• Implementation of our advice - \$440 incl GST per hour• Ongoing review services - \$440 incl GST per hour• Administration support - \$440 incl GST per hour <p>We will provide a fee estimate when you engage us to provide services to you.</p>
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	<p>Our fees for financial planning and investment services depend on the type of services we provide to you.</p> <ul style="list-style-type: none"> • Initial advice fee - For our initial review and advice, we charge a fee of between \$0 to \$12,540.00 incl GST, depending on the complexity of your situation- We may ask you to pay this in advance. • Implementation fee – For implementing our recommendations, we charge a fee of between \$0 to \$12,540.00 incl GST, depending on the extent of the work required. • Ongoing advice fee – If you ask us to provide ongoing review and advice services, we will charge between \$0 -\$12,540.00. <p>Share transactions - If we recommend you buy or sell shares, we will charge a fee of \$0 of the value of the trade when we arrange it for you (in addition to the brokerage charged by your stockbroker).</p>
Life insurance services	<p>If we arrange life insurance for you, we will receive commission from the insurers with whom we place your insurance. The amount will vary depending upon the type of insurance but is in the range of 0% – 88% of the first year’s premium (excluding taxes and statutory charges). We also receive an ongoing commission from the insurer during the life of your policy in the range of 0% – 30% of the premium (excluding taxes and statutory charges). These commissions are included in the premium for the policy.</p> <p>We will also charge you an insurance advice fee of between \$0 and \$12,540.00 incl. GST, depending on the type of insurance. This fee is payable in addition to the premium.</p> <p>If we advise on insurance within a superannuation fund, we will charge you a fee of between \$0 - \$12,540.00 incl GST, depending on the type of insurance. This fee is payable in addition to the premium.</p>
	Some of our advisers are shareholders in our business/ authorising AFS licensee.

WHO WE PAY?

Advisers	Our advisers are paid an annual salary. We may also ask you to agree that they also receive a share of the fees you pay us or the commissions we receive.
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OUR PROFESSIONAL INDEMNITY INSURANCE

We have professional indemnity insurance in place which covers us for any errors or mistakes relating to our financial planning services. This insurance meets the requirements of the Corporations Act and covers the services provided by us / our advisers, our authorised representatives after they cease working with us, provided we notify the insurer of the claim when it arises, and this is done within the relevant policy period.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to complain about our services, you can either discuss the matter with your adviser or contact our Complaints Officer on 07 4922 6955. We will acknowledge receipt of your complaint immediately, and attempt to resolve it within thirty days.

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA. Any decision AFCA makes is binding on us, but not on you.

You can contact AFCA at www.afca.org.au, info@afca.org.au or (freecall) 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

HOW CAN YOU CONTACT US?

We can be contacted at:

Your financial planner Keystone Financial Strategists Pty Ltd AR No: 257435 32 William Street ROCKHAMPTON QLD 4700 Ph: 07 4922 6955 Email: admin@keystonefs.com.au www.keystonefs.com.au	Our AFS licensee Welcome (Aust) Pty Ltd ABN: 91 646 020 902 AFS Licence No: 531349 32 William Street ROCKHAMPTON QLD 4700 Ph: 07 4922 6955 Email: stuart@keystonefs.com.au www.keystonefs.com.au
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This FSG has been authorised for distribution by the AFS licensee identified above.

HOW WE PROTECT YOUR PRIVACY?

We are committed to protecting your privacy. We use the information you provide us to advise you on your financial circumstances, goals and strategies. We provide your information to the product issuers with whom you choose to deal (and their representatives). We do not trade, rent or sell your information or disclose it to overseas recipients.

If you don't provide us with full information, we can't properly advise or assist you with your financial services needs. For more information about how to access the information we hold about you, how to have it corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy by contacting us on 07 4922 6955 or visiting our website at www.keystonefs.com.au.

OUR PAYMENT TERMS

We will invoice you for our services and you must pay us within seven (7) days of the date of the invoice. Please refer to our Terms and Conditions Version 1.1 (16/12/2022). We accept payment by BPay, credit card or direct deposit to our bank account. If you pay by credit card we may charge you a non refundable credit card fee. This fee will be shown on your invoice and reimburses us for the bank interest and extra charges/costs for credit card use.

If you have completed an application form for a product we have recommended, we will direct you to pay the product issuer direct unless we have agreed to hold those moneys for you and make payment on your behalf.

This FSG was prepared on 16 December 2022 (Version 1.1)