

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	Suite 4, 407 Hume Highway Liverpool NSW 2170
Telephone	02 9821 3483
Email	son@connect4group.com.au
Webpage	www.connect4fs.com.au

Son Pham

Son 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
- Self Managed Superannuation Funds

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

- Margin Lending
- 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 94% of the amounts received. Connect 4 Financial Services Pty Ltd then pays Son a salary and directors distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

There is no charge for our initial consultation meeting.

We charge fixed price fees for Plan Preparation in the range of \$0 and \$5,000.

There is no fee charged for Implementation of advice.

We also provide fixed price ongoing service packages in the range of \$0 and \$5,000 per annum.

We may charge an hourly rate for the advice we provide up to \$300 per hour.

All fees are exclusive of GST.

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 88% 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 they have 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.