Financial Services Guide

The Purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. The FSG contains details about:

Who we are

Consone Wealth Pty Ltd (Consone Wealth) is an Australian Financial Services Licensee (AFSL) number 522942 (ABN 22 636 903 270). Consone Wealth is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests. This FSG has been prepared and issued by Consone Wealth.

Our contact details are:

17-19 Main Street

Narre Warren North, VIC 3804

T: 0411 962 716

E: info@consonewealth.com.au

W: www.consonewealth.com.au

Our Services

Consone Wealth is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
• Wealth creation • Retirement planning • Investments • Personal life insurance • Superannuation • Corporate superannuation • Centrelink planning • Debt reduction • Cash flow planning	• basic deposit products • government debentures, stocks or bonds • managed investment schemes (managed funds) and investor directed portfolio services • retirement savings accounts • securities, including shares, ETFs • superannuation products • life insurance and risk products

Your Adviser

Stephen Kenneth Price

Super Change Pty Ltd t/a Integer Financial Group is a Corporate Authorised Representative of Consone Wealth and can be contacted at:

Office: Waterman Building, 44 Lakeview Drive, Scoresby VIC 3179

Telephone: 03 8769 5636

Email: sprice@integerfg.com.au

Your Adviser holds the following qualifications

- Bachelor of Commerce (Majors in Financial Planning & E-commerce Management)
- Graduate Certificate in Business (Applied Finance)

Your adviser is a member of the following professional bodies:

Association of Financial Advisers

They are also registered as a Tax (financial) Adviser with the Tax Practitioners Board registration number 25504174.

Stephen Kenneth Price is an Authorised Representative (number 306281) of Consone Wealth and is authorised to provide financial planning advice in the following areas:

Strategies

- Wealth creation
- Retirement planning
- Investments
- Personal life insurance
- Superannuation
- Corporate superannuation
- Centrelink planning
- Debt reduction
- Cash flow planning

Products

- basic deposit products
- government debentures, stocks or bonds
- managed investment schemes (managed funds) and investor directed portfolio services
- retirement savings accounts
- securities, including shares
- superannuation products
- life insurance and risk products

What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the ‘Fact Find’ document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further adviser has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an ‘Authority to Proceed’ to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, we will confirm this in a statement of no advice document.

How we charge

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to Consone Wealth, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser. It will outline the adviser service fees paid and the services you received in the preceding 12 months.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage based fee. Your adviser may charge you and receive the following:

<table>
<tr><th>Initial advice fees</th><th colspan="2">Range of fees
(inclusive of GST)</th><th>Examples</th></tr>
<tr><td rowspan="2">These are fees paid by you for:
• Research into your existing situation including your current financial products (within the agreed scope)
• Preparation of a strategy and research into appropriate recommended products
• Presentation of advice and recommendations to you in an advice document such as a Statement of Advice.
Fees range depending on the complexity of the advice.</td><td>Flat fee</td><td>Up to $30,000</td><td>Your adviser may charge you an agreed fee of $3,000</td></tr>
<tr><td>Percentage based fee of your investment account balance</td><td>Up to 5%</td><td>Your adviser may charge you an agreed fee of 1.5%of your $120,000 investment account balance.
The initial advice fee will be $1,800.</td></tr>
<tr><th colspan="4">Implementation fees</th></tr>
</table>

Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers. Fees range depending on the complexity of the advice.	Flat Fee	$30,000	Your adviser may charge you an agreed fee of $3,000
Ongoing advice/service fees	**Range of fees (inclusive of GST)**		**Examples**
These are fees paid by you for: • The provision of ongoing advice on your portfolio/ strategy to ensure that it remains appropriate to your needs and circumstances. • Ongoing adviser service fees may be indexed to inflation. • Generally, ongoing fees are calculated and payable on a monthly or quarterly basis.	Flat fee	Up to $30,000	Your adviser may charge you an agreed fee of $3,000 pa.
	Percentage based fee of your investment account balance	Up to 5%	Your adviser may charge you an agreed ongoing service fee of 1.5%. If your investment account balance is $120,000 the ongoing service fee will be $1,800 that year.
Record of Advice: Subsequent advice where minor changes are needed and your situation has not significantly changed.	Flat Fee	Up to $11,000	Your adviser may charge you an agreed fee of $3,000 p.a. to conduct the review and provide the Record of Advice.
Additional Statement of Advice: Subsequent advice where significant or complex changes are needed	Flat Fee	Up to $11,000	In addition to your ongoing Adviser Service package, your adviser may charge you an agreed fee of $3,000

			p.a. to conduct the review and provide the Additional Statement of Advice.
Commissions			
These payments are made by the product providers in the form of initial and/ or ongoing commissions and are not an additional cost to you. Generally, insurance product providers pay commission.			
General advice, execution only instructions or other services			
Also if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include up-front, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.			

Fees can be deducted from your product or can be invoiced directly to you or a combination of methods.

Other remuneration

Life insurance products

Your adviser may receive an up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your life insurance cover. In addition, your adviser may receive, after the first year, an ongoing annual ‘trail’ commission of up to 20% (exclusive of GST) of your annual insurance premium. Where commissions are the same for initial upfront and ongoing annual commission (i.e. level) the above commission caps do not apply. These level commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

What other payments and benefits may Consone Wealth and your adviser receive?

Sometimes in the process of providing advice and other financial services, Consone Wealth or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from Consone Wealth or its related companies or product providers such as:

- Educational conferences and seminars

- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of $300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

Any Interest, associations and other relationships

Referrals

If someone has referred you to us, Consone Wealth or your adviser may pay a fee or commission in relation to that referral. Consone Wealth may pay a referral fee to a referral partner which may range from 0% to 50% of the initial and/or ongoing fees or commissions. Where a referral fee is paid, details will be provided to you in your advice document.

For example, If Consone Wealth or your adviser receives a fee of $3,000. A referral partner may receive up to $1,500 as a referral fee.

Associations

Consone Wealth Pty Ltd

Your adviser may also hold shares in **Consone Wealth** through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

How we manage your personal information?

Consone Wealth is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

Consone Wealth or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs. We also keep records of advice documents and recommendations provided to you for 7 years.

On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at www.consonewealth.com.au. You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What you should do if you have a complaint?

Consone Wealth takes all complaints seriously. Consone Wealth has professional indemnity insurance that meets legislative requirements.

Stage 1 - Our complaint handling process

If you have a complaint about your adviser or Consone Wealth please contact our Complaints Manager on 0411 962 716 or write to us at:

info@consonewealth.com.au

PO Box 2, Narre Warren North, VIC 3804

We will acknowledge your complaint in writing within 5 business days of receipt. We will endeavour to resolve your complaint quickly and fairly, within 45 days of receipt.

Stage 2 - External dispute resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001