Financial Services Guide (General Advice)

wealthtoday
Get ready for a brand-new day!

The following authorised representative has been appointed by Wealth Today Pty Limited to provide financial services in relation to the Insurance Product outlined in the PDS accompanying this FSG:

Authorised Representative (AR)

Nicholas Locke	296283	
Name	**AR Number**	**Signature**

This Financial Services Guide (FSG)

Is dated 5 October 2021. It provides you with information about the financial services provided to you by Wealth Today Pty Ltd, and its representatives.

You should also refer to the Product Disclosure Statement (PDS) for the insurance product. The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product. The PDS includes information such as the risks, benefits and characteristics of the particular Insurance Product.

Wealth Today

Wealth Today Pty Ltd holds an Australian Financial Services License 340289 and is authorised to provide financial advice and deal in life risk insurance products. Wealth Today may be contacted at:

Head Office

Level 5, 95 Pitt St, Sydney NSW 2000

02 9248 0422

admin@wealthtoday.com.au

Financial Services Provided

Wealth Today representatives may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorised to provide you with **general advice** about the insurance product. They are not able to provide you with personal advice, which means they will not consider your personal financial circumstances, needs and objectives.

How do I pay for the financial services provided?

There is ordinarily no charge to you for the general advice provided. Your adviser may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, your adviser may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply. These commission payments are made by the relevant product issuers and are not an additional cost to you.

Professional Indemnity

Wealth Today, its employees and representatives are indemnified under Professional Indemnity Insurance secured by Wealth Today. Such insurance covers work done by its representatives and employees whilst they comply with the requirements of Wealth Today Pty Ltd.

What if I have a complaint?

If you have a complaint, please call us at head office or by email: complaints@wealthtoday.com.au.

You can access our Complaints Policy on wealthtoday.com.au and you can access Wealth Today's Internal Dispute Resolution process directly.

If you are not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA), which is a service for consumers.

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Client acknowledgement of general advice

Client 1 Name	**Date**	**Signature**
Client 2 Name	**Date**	**Signature**

Please sign two copies of this FSG, one to be retained by the client and the other copy to be retained by the adviser.