



Financial Services Guide

Version 10

GAMMA WEALTH GROUP PTY LTD

ABN 56 134 682 330 AFSL 334 040

May 2018

www.gammawealthgroup.com.au

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Purpose of this Financial Services Guide

The Financial Services Guide (FSG) is an important document which is designed to assist you in deciding whether to use any of the financial services we offer.

Gamma Wealth Group Pty Ltd Financial Services Guide contains:

- Our name and contact details
- The financial service we can provide
- The financial products we can offer
- How we use your personal information and your privacy
- How complaints are handled
- The cost of any services we provide
- Any remuneration, commissions or other benefits that we may be paid
- Any relationships we have with any other organisations

GAMMA WEALTH GROUP PTY LTD

About Gamma Wealth Group

Gamma Wealth Group (**GWG**) Pty Ltd ABN 56 134 682 330 holds an Australian Financial Services Licence, number 334 040, and can be contacted at the address in the directory at the back of this Financial Services Guide (Financial Services Guide). The matters covered by the FSG include how we (and any other relevant parties including Share Investing Limited (The Authorised Provider) are remunerated, and details of our internal and external dispute resolution procedures.

Documents that you may receive from us

As well as providing to you a Financial Services Guide (FSG), you may also receive a Product Disclosure Statement (PDS) and/or Statement of Advice (SOA).

A Product Disclosure Statement (PDS) is a document that provides you with information about a financial product and the entity that issues the financial product (the Issuer). The PDS must contain information about the financial product so that you can make an informed decision on whether to acquire it. It will provide information about a product, including but not limited to its features, benefits and fees and associated risks.

A Statement of Advice (SOA) is a written record when personal advice is given. Information in the SOA may include information and statements confirming:

- The scope of the advice
- Your current situation
- Goals, needs and objectives
- Your risk profile
- Recommendations
- The basis of the advice provided including benefits and risks
- The identity of the person providing advice to you
- Disclosures regarding any commissions, fees or other benefits

Financial Services & Products That We Can Provide

GWG is authorised to advise, deal and provide the following financial services and products to you:

- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Derivatives;
- Retirement savings accounts (RSA) products (within the meaning of the Retirement Savings Account Act 1997);
- Interest in managed investment schemes including investor directed portfolio services;
- Securities;
- Superannuation; and
- Standard margin lending facility

- Deposit and payment products

Providing Instructions to Buy or Sell

You may provide us with instructions by telephone, in person, email, letter, fax or any other method as agreed with your adviser.

To use the Authorised Providers sponsorship services, you will need to enter into a CHESS Sponsorship Agreement with the Authorised Provider (which forms part of your account opening documentation with GWG). Any transactions undertaken will be confirmed in writing to you by the Authorised Provider.

Fees payable for each service provided

Regarding share transactions, GWG has an agreement with the Authorised Provider under which GWG determines the rate in consultation and agreement with you, the client, at which the Authorised Provider will charge you brokerage on any trades (which the Authorised Provider will deduct, from the settlement proceeds, the bank account nominated by you or the bank account which the Authorised Provider opens as trustee for you). Please refer to the authorised provider's FSG for further information.

The Authorised Provider retains part of the brokerage and pays the balance to GWM. The amount retained by the Authorised Provider is set out in the agreement between the Authorised Provider and GWM.

The maximum fee retained by the Authorised Provider is 0.11% (includes GST) of the amount of the transaction subject to a minimum of \$19.00 (plus GST).

For other products, GWG may receive an upfront commission of up to 2.2% (includes GST) of the transaction amount and an ongoing commission of up to 2.2% (includes GST) per annum of the balance.

GWG's authorised representatives are remunerated by way of commission and fees. GMG is remunerated by way of adviser fees.

How we are paid for services provided

We believe the services we offer are valuable and the remuneration received is a fair reward for our expertise and skills. We are committed to being open about any benefits or payments we receive and the costs you will incur for using our services.

The income earned by GWG may come from:

- Brokerage paid to it by the Authorised Provider
- Commissions (including ongoing commissions) from product providers;
- Fees based on the value of your assets; and/or

- Performance fees in relation to managed portfolio services

Any such brokerage, fee or commission is receivable by GWG as the AFS Licensee.

For share trades, GWG receives the brokerage you are charged after retention of a portion by the Authorised Provider as set out above. The brokerage fees are confirmed with you in writing at the time when your account is opened. The fee is charged at a rate of up to 2.2% (includes GST) of the market value of the transaction, subject to a minimum fee of \$93.50 (includes GST).

Alternatively, you may avoid brokerage costs, and choose to enter into a fee-based arrangement whereby GWG will charge a per annum fee up to 2.2% (includes GST), based on the value of your assets that GWG manages on your behalf. Further a fixed annual fee amount may be agreed with your authorised representative. This fee will be discussed with you and will be agreed in writing at the time when your account is opened. The fee is calculated on a per annum basis and is charged monthly in arrears.

GWG may also charge a monthly management fee and performance fees through its related corporate authorised representatives, Gamma Asset Management and The Super Fund Co. Please refer to the FSG and investment options documents for each respective corporate authorised representative.

Clients are not usually charged brokerage in connection with subscriptions for shares in floats, new issues and placements. However, advisers may receive handling fees/underwriting fees from the issuer. This fee will be disclosed in the prospectus or other documentation relating to the issue. If an issuer offers any incentive, then it will be disclosed to the client.

Example;

If you apply for \$20,000 worth of securities in an initial public offering and the issuer is paying a 3% handling fee, then your adviser will receive a \$600 placement fee.

Professional Indemnity Insurance

GWG holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act. Cover also includes authorised representatives who are no longer employees or contractors but were at the time the advice was provided.

Relationships with Other Organisations

Gamma Wealth Group is not affiliated with any public or non-public corporation. Gamma Wealth Group does have corporate authorised representatives in Gamma Advisory Pty Ltd, Gamma Asset Management Pty Ltd and The Super Fund Co Pty Ltd.

Who will be my adviser?

Your investment adviser is an authorised representative of GWG.

They have met all educational and regulatory requirements to be an investment adviser.

Complaints

It is important to us that you are satisfied with our services. If you have a complaint about GWG or are dissatisfied with the services that GWG provided, you should follow the steps below. We will ensure that your enquiries and complaints are handled efficiently.

Step 1 – Contact the Managing Director at GWG and advise the details of your complaint by:

Calling on (07) 5665 3600

Writing to:

Managing Director

Gamma Wealth Group

PO Box 3635

Robina Town Centre Qld 4226

The Managing Director or office manager will contact you within 48 hours to notify you of any proposed resolution, additional action or a timeframe if further time is required. We are committed to responding to all complaints with a maximum of 14 days.

Step 2 – If you are not satisfied with the response to your complaint, you may refer the matter to the Financial Ombudsman Service (FOS), of which GWG is a member.

FOS can be contacted as below:

Financial Ombudsman Service

GPO Box 3,

Melbourne VIC 3001

Telephone – 1300 78 08 08

Email – info@fos.org.au

Internet – www.fos.org.au

ASIC regulates all holders of Australian Financial Services Licenses including GWG and they can be contacted on 1300 200 630.

This FSG is dated May 2018.

Your Privacy

We will keep records of our relationship and dealings with you. This will include your personal details, your financial situation, objectives and needs, as well as any recommendations made to you. If you wish to examine your file at any time, please ask us. Your information is kept secure. You may view a copy of our privacy policy online at www.gammawealthgroup.com.au

