



TREYSTA  
WEALTH MANAGEMENT

## Financial Services Guide

Version 2.1 – November 2012



Genesys Wealth Advisers Limited  
ABN 20 060 778 216  
Australian Financial Services Licence No. 232686

## Wealth advisers you can rely on

At Genesys Wealth Advisers Limited (Genesys) we want to ensure you make the most of your finances throughout your lifetime, so you can really enjoy your life. Building your wealth requires time, patience and expertise you can rely on. And reliability is the cornerstone of everything we do. Whatever your circumstances, Genesys Wealth Advisers can help you set and achieve your wealth and lifestyle goals.

### **This Financial Services Guide will help you decide if you want to use our services**

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains important information designed to help you decide on whether to use our services. It contains information about:

- Who we are
- The initial and ongoing services Treysta Wealth Management provide;
- How we are paid;
- Who to contact should you have a complaint.

## Treysta Wealth Management

Our business, Treysta Wealth Management, has been established for more than 22 years, providing a range of wealth advice and assistance to help people grow, manage and protect their wealth.

### Contact Details

Level 20, 60 Margaret Street  
SYDNEY NSW 2000  
Ph: +612 9241 2575  
Fax: +612 9241 2732  
Email: [info@treystawealth.com.au](mailto:info@treystawealth.com.au)

Treysta Wealth Management is a Member Firm and Corporate Authorised Representative of Genesys. Our Corporate Authorised Representative number issued by the Australian Securities and Investments Commission (ASIC) is 407419.

We can help you create the financial security that lets you focus on what's really important in your life.

This FSG contains some important information about the services we offer and how we charge for these services. You can also find information about our Member Firm at [www.treystawealth.com.au](http://www.treystawealth.com.au).

## Our investment management process

We follow a defined financial planning process so that you can achieve all of the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals. We treat every client as an individual but by following a defined process, you will know what to expect.

The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:

### 1. Identifying where you want to be

Initially, we help you to identify your financial and lifestyle goals. This ensures we understand your needs and you can understand what to expect from us as your wealth adviser.

## Financial Services Guide

### 2. Considering the opportunities and risks

We assess your current situation and investigate the range of financial options available for you to reach your goals.

### 3. Bridging the gap

Based on discussions with you and the research conducted by us, we will devise a strategy to bridge the gap between where you are now and where you want to be.

### 4. Bringing your plan to life

We work closely with you to implement your financial strategy. We help you complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so your strategy is implemented efficiently.

As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in the advice process ensures your financial plan remains on track, by providing you with regular ongoing advice and service.

### 5. Staying on track with regular ongoing advice

Finally, we design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. Treysta Wealth Management are here to help you – through any changes.

## The Treysta Wealth Management team

### **Santi Burridge (CEO) – Authorised Representative Number 264999**

Santi Burridge has been providing financial advice to clients since 1998. Santi is a principal of the Member Firm and has a beneficial interest in Genesys Holdings Limited that is part of the AMP Group.

Santi Burridge is accredited in the following:

- Bachelor of Commerce
- Diploma of Financial Planning

Santi Burridge is active within a number of professional associations:

- Institute of Company Directors

Santi Burridge is paid a salary and is not entitled to commissions from sales.

He specialises in giving advice in the following disciplines:

#### **Strategies**

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning

#### **Products**

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment

## Financial Services Guide

schemes

- Retirement planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing and margin lending strategies
- Debt management
- Managed Discretionary Accounts
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Managed Discretionary Accounts
- Self managed super funds
- Direct Shares
- Agribusiness

Although Santi can provide estate planning advice as part of or incidental to the provision of financial planning advice, Treysta Wealth can arrange to provide access to specialist estate planning services, where required.

### **Mark Nagle (Head of Wealth Management) – Authorised Representative Number 304916**

Mark Nagle has been providing financial advice to clients since 2001.

Mark Nagle is accredited in the following:

- Diploma of Financial Planning

Mark Nagle is paid a salary and is not entitled to commissions from sales.

He specialises in giving advice in the following disciplines:

#### **Strategies**

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Retirement planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing and margin lending strategies
- Debt management
- Managed Discretionary Accounts

#### **Products**

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Managed Discretionary Accounts
- Self managed super funds
- Direct Shares
- Agribusiness

Although Mark can provide estate planning advice as part of or incidental to the provision of financial planning advice, Treysta Wealth can arrange to provide access to specialist estate planning services, where required.

### **Benjamin Pike (Adviser) – Authorised Representative Number 298628**

Benjamin Pike has been providing financial advice to clients since 2006.

Benjamin Pike is accredited in the following:

- Bachelor of Commerce – Major Financial Planning
- Certified Financial Planner

Benjamin Pike is active within a number of professional associations:

- Financial Planning Association

Benjamin Pike is paid a salary and is not entitled to commissions from sales.

He specialises in giving advice in the following disciplines:

#### **Strategies**

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Retirement planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing and margin lending strategies
- Debt management
- Managed Discretionary Accounts

#### **Products**

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Managed Discretionary Accounts
- Self managed super funds
- Direct Shares
- Agribusiness

Although Benjamin can provide estate planning advice as part of or incidental to the provision of financial planning advice, Treysta Wealth can arrange to provide access to specialist estate planning services, where required.

### **Marnie Maloney (Adviser) – Authorised Representative Number 337864**

Marnie Maloney has been providing financial advice to clients since 2008.

Marnie Maloney is accredited in the following:

- Advanced Diploma of Financial Planning

Marnie Maloney is paid a salary and is not entitled to commissions from sales.

She specialises in giving advice in the following disciplines:

#### **Strategies**

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Retirement planning
- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Gearing and margin lending strategies
- Debt management
- Managed Discretionary Accounts

#### **Products**

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail and wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Platform and master trust products
- Superannuation products
- Personal and group insurance (excluding general insurance)
- Business succession insurance (excluding general insurance)
- Geared products
- Managed Discretionary Accounts
- Self managed super funds
- Direct Shares
- Agribusiness

Although Marnie can provide estate planning advice as part of or incidental to the provision of financial planning advice, Treysta Wealth can arrange to provide access to specialist estate planning services, where required.

## Managed Discretionary Account

We may recommend you invest your funds via a Managed Discretionary Account (MDA) service.

### What is an MDA Service?

An MDA Service is an extra service that allows an MDA operator to manage your investment portfolio in line with a documented Investment Program.

The key feature of this service is that investment decisions can be made and implemented on your portfolio without obtaining your approval at the point of each transaction. All transactions must be in line with your Investment Program.

### How does our MDA service operate?

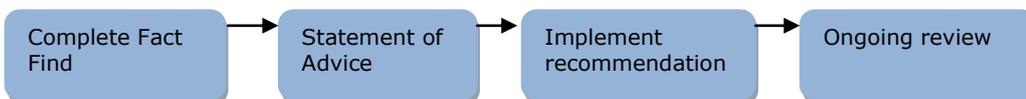
Our authorised representatives will determine the suitability of an MDA service for you. Implemented Portfolios Pty Ltd determines the investments to be made for each portfolio, the weighting of each investment and the ongoing decisions regarding investments within each portfolio. Implemented Portfolios Pty Ltd act as the MDA operator for this service. As operator they have a number of roles in the MDA service including establishing your account, maintaining records of investments, executing trades, providing access to continuous online reporting, appointing a sub custodian and providing annual investor statements.

### Keeping you informed

You will have access to information regarding the trading on your account. This information will set out the transactions that we have undertaken on your behalf, as well as a detailed valuation of the assets and liabilities in your portfolio. You can elect to either have continuous online access to your portfolio, together with the receipt of an annual statement, or receive paper statements both quarterly and annually.

### How does an MDA Service fit in with the advice and services provided?

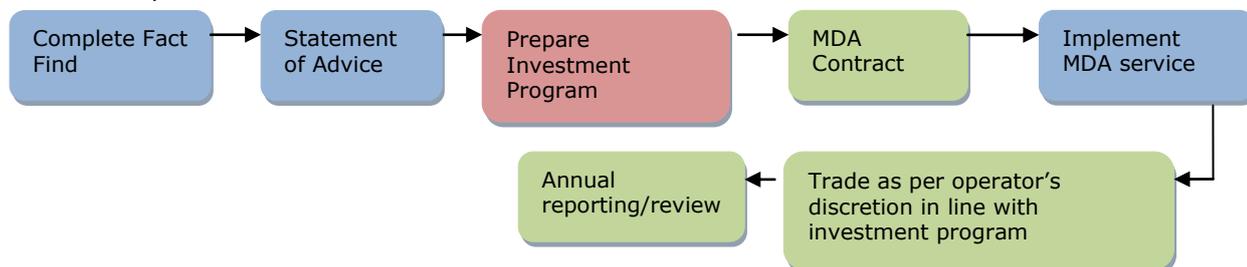
Firstly, it is important to illustrate the standard financial planning process, excluding the MDA Service to assist in identifying how an MDA Service fits in to the primary service offered.



Under this model, the authorised representative can still actively manage your portfolio; however they would require your confirmation before any investments are purchased or sold. This is done by providing you with another Statement of Advice or Record of Advice outlining what changes are recommended and the basis for the recommendations. The product recommendations are generally reviewed at the same time your strategies are reviewed. This typically occurs annually.

## Using an MDA service

The advice process alters with the inclusion of the MDA service.



However, an MDA Service allows the MDA operator to make changes to your financial products on a more regular basis and without consultation. Any trades are made in line with a documented investment program. This ensures that the MDA operator can make changes in a timely fashion.

## Fact Find and Supplementary MDA Working paper

We will use the information collected in the Fact Find to assess your situation and determine if this type of service suits you. In particular we will consider and analyse the information you have provided regarding your personal and financial circumstances.

## Statement of Advice and Investment Program

We will provide you with a Statement of Advice, which will include our reasons for recommending this type of service. The basis of the recommendations will depend on your personal and financial circumstances. The Statement of Advice will also include an Investment Program. The Investment Program will comply with the requirements of the Corporations Act relating to the giving of personal advice to clients and will include the following information:

- the nature and scope of the discretions that we will be authorised and required to exercise;
- any significant risks associated with the MDA contract;
- Warnings that the MDA Contract may not be suitable for you if you have provided us with limited or inaccurate information relating to your relevant personal circumstances or may cease to be suitable if your relevant personal circumstances change;
- a statement of who will be responsible for reviewing the Investment Program.

## MDA Contract

Once you have read your Statement of Advice (including the Investment Program) and you wish to proceed with the MDA Service you will need to sign the Authority to Implement advice agreement in the SOA and an MDA Contract.

The MDA Contract is a legal contract defining the terms and conditions under which the Managed Discretionary Account service is provided to you. This contract must be entered into before the MDA Service can be provided/commenced. The parties to the MDA contract will be yourselves, the external MDA adviser (if applicable) and the MDA operator.

## MDA fees

The investment manager fee is 0.72% of funds under management and will be received by Implemented Portfolios. Brokerage and other fees may apply.

## Client Instructions

You can contact us directly, whether by telephone or in writing, with any instructions relating to your financial products. Contact details are located in this FSG and in your SOA.

## Risks Associated with Investing

The following risks are associated with investing through the MDA Service:

- Fair dealing: the risk of the authorised representative providing preferential treatment to some clients at the expense of other clients. For example, an attractive float is promoted to high net worth clients only and therefore other clients fail to receive an offer.
- Reasonable basis: the risk of the MDA operator not exercising diligence and thoroughness when making investment recommendations to the client.
- Failed implementation: the risk of failing to purchase or sell a share at the recommended share price. For example, BHP-Billiton shares were purchased at \$17.33 as opposed to \$17.00 due to inefficient purchase procedures.
- Failing to act responsibly and with a reasonable standard of care: where an MDA operator acts in his or her own interests before the benefit of their clients.

## Ownership of Investments

The MDA service does not include custodial or depository services for holding your assets. This means the ownership of your investments will not change.

## Important Information

This section of the FSG complies with the conditions of the Australian Securities and Investment Commission's relief and Class Order 04/194.

Some directors and shareholders of Treysta Wealth Management are also shareholders and directors of Implemented Portfolios Pty Ltd. As a result, some of the Treysta Wealth Management shareholders will participate in profit shares and distributions made by Implemented Portfolios Pty Ltd.

## Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SoA). The financial plan contains a summary of your goals and our advice recommendations which will help you achieve them.

Copies of records of any further advice are available on request, if required for your own records.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest or purchase a financial product. The PDS contains key features of the recommended products, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan or the PDS carefully before making any decision relating to a financial strategy or product.

You can contact Treysta Wealth Management directly with any instructions relating to your financial products.

## Treysta Wealth Management's remuneration arrangements

We believe the advice services we offer are valuable and the remuneration we receive is a fair reward for our expertise and skills. The following information explains how we distribute the remuneration we receive as a result of the advice services provided to you.

1. All fees charged by Treysta Wealth Management and any brokerage, commissions or additional payments paid by product providers (total remuneration) are receivable by Genesys as the Licensee. Genesys retains a percentage of the total remuneration and pays the balance to Treysta Wealth Management. The Genesys percentage is tiered based on the total remuneration earned in conjunction with advice given by the Member Firm. The percentage retained by Genesys is up to 15%.
2. The principals of Treysta Wealth Management are Santiago Burridge and Kristi Conacher. They (or their company) receive a dividend from the Member Firm.
3. We have negotiated a referral arrangement with Health Wealth and Time. Under this arrangement we pay a referral fee to Health Wealth and Time for the work they perform in referring clients to us.

## Fees for our advice services

The fees charged for the advice services of Treysta Wealth Management may be based on a combination of:

- A set dollar amount that is agreed between you and your wealth adviser; or
- A percentage based fee based on the amount you invest that is agreed between you and your wealth adviser.

The advice fees of Treysta Wealth Management may include charges for the following advice services:

- **Initial advice** - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare a Letter of Engagement. This Letter of Engagement is an agreement which sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your SoA.

- **Advice implementation** - The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in the Letter of Engagement and in your SoA.

- **Ongoing advice** - The ongoing advice fee covers the cost to review the strategies and the products recommended in your SoA. An ongoing review helps you take advantage of opportunities as they become available. The fee for the ongoing advice fee service is calculated as either a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice Treysta Wealth Management will prepare an Ongoing Service Agreement. This agreement will set out what the ongoing advice will cover, how much it will cost and your payment method.

In addition, the ongoing advice fee will be disclosed in your SoA.

- **Additional advice** - For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your SoA.

- **Performance Fee** - The performance fee is calculated as a percentage of any net out performance beyond an agreed performance benchmark. The performance fee will be applied once the benchmark has been obtained and/or exceeded within your portfolio. These percentages and benchmarks once agreed upon will be outlined within your SoA.

Please note that for services in relation to insurance, margin lending, agribusiness and business/corporate superannuation, commissions may be paid as follows:

- Initial commission – deducted from your investment contributions or paid from insurance product providers, and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Your advice fees will be calculated at the time Treysta Wealth Management provides you with personal advice. Your SoA will outline the advice fees and any commission inclusive of GST.

## Payment methods

We offer you the following payment options for payment of our advice fees:

- Direct debit (from a Macquarie CMA account), cheque or direct deposit to our fee account.
- Deduction from your investment
- Ongoing advice fees may be deducted in a single instalment or in monthly or quarterly instalments over twelve months.

### **Understanding Treysta Wealth Management relationship with others**

AMP Limited (AMP), through one of its wholly owned subsidiaries, own 41% of Treysta Wealth Management. As an equity investor AMP receives a return on its investment that corresponds to its equity interest.

## Additional payments to Genesys Wealth Advisers

In addition to any commissions, Genesys may also receive additional payments from product providers. These additional payments are paid out of the profits of the product provider and are not an additional charge to you.

Additional payments help Genesys invest in facilities that support its Member Firms and help wealth advisers sustain a high quality of advice to you. Without these additional payments, the fees charged to you could be significantly higher.

In some circumstances, Genesys may share these additional payments with its Member Firms. The amount received by Member Firms (if any) will vary as set out below and will be disclosed to you in your SoA.

Genesys generally receives three types of additional payments; each of these payments is treated slightly differently:

1. Additional payments from fund managers in relation to investment products (other than multi-manager funds and cash management products) and margin lending provider.

Genesys may receive additional cash payments based on total funds under management or loan amounts. The level of these payments will vary across fund managers/providers. Please note that the Member Firm does not receive any of these payments.

2. Additional payments from insurance risk partners arising from risk insurance products.

Genesys has partnered with a select number of Australia's major insurers to meet the individual needs of our clients. The additional payments will be paid according to a variety of calculation methods. In general, these payments will be based on the new business and the retention of existing business with that insurer.

3. Additional payments from investment administration platforms, multi-manager funds and cash management products.

Typically, where Genesys has a close relationship with a platform provider (for example, AXA or SOLAR Wrap, as outlined in 'Understanding Genesys' relationships with others'), or a multi-manager fund, the additional payment by that provider will be higher relative to external platforms and funds. It is important you are aware of this in light of any recommendations we may make concerning these products and services.

### **Treysta Wealth Management's share of additional incentives**

Where Genesys receives additional incentives on risk insurance, platform, multi-manager funds or cash management products revenue, the Member Firm may receive a percentage of that payment, as outlined below:

#### **Additional incentives**

1. 30% of the additional payment paid to Genesys may be directed to the Member Firm. This additional payment is calculated and payable regularly.
2. If the total additional payment for risk insurance, cash management products, multi-manager funds and platforms attributed to your wealth adviser exceeds \$200,000 in a financial year, your wealth adviser will be paid an additional 6% to 20% of that additional payment.
3. The Member Firm Participation Plan (Plan) allows Member Firms or their associates to share in the growth and future prospects of Genesys Holdings Limited (GHL) which is part of the AMP Group. GHL has established the Plan to promote a strong collaborative culture through sharing experience, innovation and skills. The total shares issued under the Plan equates to less than 6% of the issued capital of GHL. No member firm holds more than 1% of the capital of GHL as a result of this scheme.

#### **Non-financial benefits**

Genesys may also receive non-financial benefits such as attendance at training events or entertainment from some product providers at no extra cost to you. Both Genesys and your wealth adviser maintain a register in line with industry standards to document any material incentives or indirect benefits received. Genesys monitors the registers of advisers and a copy of this register can be made available to you within seven days of your request.

Genesys and your wealth adviser believe a client's interests should be placed first and that products should only be recommended because they are in your best interest.

Genesys invites a large range of product providers to exhibit at its conference, and charges them a commercial rate for exhibiting and for sending delegates.

This improves the understanding of all Genesys wealth advisers about the range of client solutions available and helps Genesys subsidise the cost of professional development. Genesys advisers pay some or all of the cost of travelling to and/or attending the Genesys annual conference.

## Genesys Wealth Advisers

Genesys Wealth Advisers is a member of the AMP Group. The AMP Group includes companies formerly part of the Australian and New Zealand operations of AXA Asia Pacific Holdings Limited.

Genesys holds an Australian Financial Services Licence (Licence number 232686) and authorises your wealth adviser to give advice under this licence.

Essentially, Genesys works with its wealth advisers to ensure they are equipped to give high quality, up-to-date wealth advice.

You can contact Genesys via:

- Phone: 1800 066 577
- Email: [mail@genesyswealth.com.au](mailto:mail@genesyswealth.com.au)
- Postal address: GPO Box 3936, Sydney NSW 2001
- Web: [www.genesyswealth.com.au](http://www.genesyswealth.com.au)

Genesys is a Principal Partner of the Financial Planning Association (FPA), we are fully committed to the FPA's Code of Ethics and Rules of Professional Conduct.

The distribution of this Financial Services Guide by your wealth adviser, as an authorised representative, has been authorised by Genesys.

## Understanding Genesys' relationship with others

It is important that you understand the relationships that Genesys has with other providers of financial services and products as they could be seen to influence the advice provided by your wealth adviser.

## AMP Group

Treysta Wealth Management can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such are affiliated with Genesys, including:

Product Issuer	Product brands used by issuer
<ul style="list-style-type: none"> <li>The National Mutual Life Association of Australasia Ltd</li> </ul>	<ul style="list-style-type: none"> <li>AXA</li> </ul>
<ul style="list-style-type: none"> <li>National Mutual Funds Management Limited</li> </ul>	<ul style="list-style-type: none"> <li>AXA</li> </ul>
<ul style="list-style-type: none"> <li>NMMT Ltd</li> </ul>	<ul style="list-style-type: none"> <li>Summit</li> <li>Generations</li> <li>AXcess SMSF</li> </ul>
<ul style="list-style-type: none"> <li>N.M. Superannuation Pty Limited</li> </ul>	<ul style="list-style-type: none"> <li>Summit</li> <li>Generations</li> <li>North</li> </ul>
<ul style="list-style-type: none"> <li>Multiport Pty Ltd</li> </ul>	<ul style="list-style-type: none"> <li>Multiport</li> </ul>
<ul style="list-style-type: none"> <li>ipac asset management limited</li> </ul>	<ul style="list-style-type: none"> <li>iAccess</li> </ul>
<ul style="list-style-type: none"> <li>AMP Bank Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>AMP Capital Investors Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>AMP Superannuation Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>AMP Life Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>Synergy Capital Management Ltd</li> </ul>	<ul style="list-style-type: none"> <li>Synergy</li> </ul>
<ul style="list-style-type: none"> <li>The Cavendish Group</li> </ul>	<ul style="list-style-type: none"> <li>Cavendish</li> </ul>



## Pension Transfers Direct

Genesys owns 25% of Pension Transfers Direct Pty Ltd, which is a specialist in the transfer of pension funds from the UK to Australia.



## SOLAR Wrap Service Administration Platforms

Genesys is the distributor of the SOLAR Wrap Service range of administration platforms. BT Portfolio Services Limited (BTPS) is the operator of, and provides the transaction and administration systems together with the technology support for these platforms.

Genesys performs a number of administrative functions in association with BTPS and receives payment for its role in these services. Genesys does not own shares in BTPS.

## Your privacy

Treysta Wealth Management maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

A copy of any recommendations made to you will be retained by Treysta Wealth Management for seven years, Please contact your wealth adviser to review your file.

Genesys and your wealth adviser implement a privacy policy, which ensures the privacy and security of your personal information. Please view the Genesys Privacy Policy Statement available at [www.genesyswealth.com.au](http://www.genesyswealth.com.au) or you can request a copy of the policy from your wealth adviser.

Another financial adviser may be appointed if your wealth adviser leaves Genesys or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Genesys will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new wealth adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy(ies) will be paid to your new adviser.

## Professional indemnity insurance

Professional indemnity insurance is maintained by Genesys and your wealth advisers to cover advice, actions and recommendations which have been authorised by Genesys and provided by your wealth adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

## Confidence in the quality of our advice

If, at any time, you are not satisfied with the advice you receive, or any other aspect of the service provided by your wealth adviser, you should take the following steps:

- Contact your wealth adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Genesys Complaints on 1800 066 577 or put your complaint in writing and send it to:

Genesys Wealth Advisers  
Attention: Complaints Case Manager  
Advice and Licensing  
Level 9, 750 Collins Street  
Docklands Vic 3008

Genesys will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

### **Type of complaint**

### **External complaints service**

Financial advice, investments, superannuation or insurance matters

Financial Ombudsman Service (FOS)  
GPO Box 3, Melbourne Victoria 3001  
Phone: 1300 780 808 Fax: (03) 9613 6399  
Email: info@fos.org.au

Personal information held

The Privacy Commissioner  
GPO Box 5218, Sydney NSW 2001  
Phone: 1300 363 992 Fax: (02) 9284 9666  
Email: privacy@privacy.gov.au

ASIC may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.