YourShare Plus
Financial Services Guide
1st March 2014 More sense. More dollars

Contents

Introduction

This Financial Services Guide (FSG) is dated 1st March 2014 and is an important document that we are required to provide to you.
The purpose of this FSG is to provide you with important information to assist you with deciding whether to use any of the services offered by YourShare Plus Pty Ltd (ABN 86 156 522 548).
It includes information about us, the financial services and products we provide, how we are paid, our professional indemnity insurance, how we handle any complaints, your privacy, and how you can contact us.

About YourShare Plus

YourShare Plus Pty Ltd is registered with the Australian Securities and Investments Commission under Authorised Representative number 419910. YourShare Plus is a Corporate Authorised Representative of Ziel Two Pty Ltd, Australian Financial Service Licence number 334107(AFS Licence). Distribution of this FSG has been authorised by Ziel Two Pty Ltd.

We provide advice in the following areas:

- Personal Insurances
- Superannuation planning
- Asset Allocation
- Investment planning
- Retirement planning
- Budget and debt management

The financial products we can arrange for you include:

- Term Life Insurance
- Total and Permanent Disability Insurance
- Trauma Insurance
- Income Protection Insurance
- Life Investment
- Basic deposit products
- Superannuation
- Managed investments
- Investor directed portfolio services and wrap accounts
- Retirement savings accounts
- Retirement income streams products
- Shares, stocks and bonds

Our financial services

We can provide you with general and personal advice regarding the financial products and services which come within the scope of the AFS Licence we operate under. We will provide the financial services described in this FSG through our representatives, who are employees and directors of YourShare Plus. Our representatives act on our behalf and we are responsible to you for their conduct and the financial services they provide.

We may give you other documents when providing our services including:

- Statements of Advice - If we provide you with advice about your personal circumstances, we will normally give you a Statement of Advice. This will confirm the advice we have given and explain our fees for giving advice and arranging the financial products we have recommended. When we provide further advice to you, we may not give you a Statement of Advice, however we will record the advice and you can ask us for a copy of the advice by calling us.
- Product Disclosure Statements - If we recommend a particular financial product to you, we will also provide you with a Product Disclosure Statement containing information about the product such as its features and risks.

You can deal with us by phone, fax or email. It is important that you provide us with complete and accurate information about your circumstances and you take the time to check the assumptions we have made and the basis for our advice otherwise the advice we give may not be appropriate for your needs.

Naturally, in the future your circumstances may change so our initial advice and recommendations may no longer be appropriate for you. We can periodically review your portfolio including your financial position, personal circumstances, financial goals and investment strategies to decide whether those strategies and goals and the financial products you hold are appropriate.

How we are paid

Operating a financial services business involves substantial costs. Fees (and commissions where applicable) assist us to afford the infrastructure, personnel and systems required to provide you with professional services. Our employees receive a salary and may be eligible to receive a bonus for meeting certain service standards.

You may choose to pay our fees directly from your YourShare Financial Services Pty Ltd Cash-back account (Cash-back account) or have our professional costs paid to us by the product provider or from the products we recommended. However, if the balance of your Cash-back account is not sufficient at any time to cover our fees, you will need to pay us any balance.

Advice Fees: Range from $0 - $3,300 (inclusive of GST)

Review Fees: Range from $0 - $3,300 (inclusive of GST)

These commissions, which are paid from the product costs and are not an additional cost incurred by you, vary according to the nature of the specific financial product. For example:

Product Commission Range

Life Insurance products

Up front: 0% to 140% of the premium paid.

Ongoing: 0% to 45% of the premium paid

Superannuation and Investment products

Up front: 0% to 6% of the amount or contribution invested

Ongoing 0% to 6% of the amount or contribution invested

We will not receive any commission for any of the following products acquired by retail clients from 1 July 2014:

- Superannuation and Pension products;
- Master trust and Wrap accounts;
- Agribusiness funds and structured products.

We may receive commissions for certain managed fund products where you had an interest in the managed fund prior to 1 July 2014.

Commissions relating to the provision of personal advice will be disclosed at or as soon as practicable after the advice is provided.

Important Associations

Our directors are also directors of Ziel Two Pty Ltd. Ziel Two Pty Ltd does not have any associations with any product providers other than providers whose products Ziel Two Pty Ltd distributes, as disclosed on our website.

Our Professional Indemnity Insurance

Ziel Two Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended) and ASIC Regulatory Guide (RG) 126. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Ziel Two and our authorised representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative and employee who has ceased work with Ziel Two for work done whilst engaged with us.

What to do if you have a complaint

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact us to discuss your complaint by calling us on 1300 554 774.
2. If your complaint is not satisfactorily resolved within 7 days, please put your complaint in writing and send it to: Customer Service
   YourShare Plus Pty Ltd
   GPO Box 394, Sydney, NSW, 2001. We will endeavour to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome or it is not resolved within 45 days, you can contact the following: a) The Financial Ombudsman Service of which Ziel Two is a member. This service is provided to you free of charge. GPO Box 3, Melbourne VIC 3001
Toll free for consumers 1300 78 08 08 or info@fos.org.au You can lodge a dispute on their website at www.fos.org.au.b) Australian Securities & Investments Commission (ASIC) at their freecall Infoline on 1300 300 630

Your Privacy

In order to comply with the requirements of the Privacy Act, we are required to advise you that we hold personal information about you. The information has been collected for the purpose of providing you with financial services and other purposes set out in our Privacy Policy. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with the services you seek. We store your personal information in Australia and are not likely to disclose it overseas.

We only provide your information to the product issuers with whom you choose to deal. We do not trade, rent or sell your information. You can check the information we hold about you at anytime. To read the complete YourShare Privacy Policy, please go to www.YourShare.com.au. It contains details of how you can access and ask for correction of your personal information, and how you can complain about privacy-related matters.

How to Contact Us

Web: www.YourShare.com.au
Call: 1300 554 774
Fax: 1300 553 443
Email: customerservice@yourshareplus.com.au
Mail: GPO Box 394, Sydney, NSW, 2001

Changes to this FSG

Unless you advise us otherwise, any updates or other changes to this FSG will be notified to you by us sending an email containing a hyperlink to the revised FSG. You may notify us at any time that you wish to receive an email or hard copy of any revised FSG in the future.