



Combined financial services guide and credit guide



**MyHealth
Concierge**

Welcome to MyWealth Concierge

MyWealth Concierge is dedicated to assisting you improve your financial wellbeing through support, education, and advice. Our services together with our exclusive online community of financial service professionals will empower you to achieve the financial freedom you want sooner.

We understand that life is busy and traditionally keeping on top of your finances is time consuming and confusing, there is so many moving pieces that you need to keep track of.

MyWealth Concierge enables you to bring all these bits and pieces together in one simple place and find expert support, information, and advice all at your fingertips.

When you join MyWealth Concierge you get access to our online community where you can ask questions to Financial Planners, Mortgage Brokers, Accountants and Lawyers, search for information, chat to other members, or undergo a relevant course to increase your financial knowledge. Our goal is to empower you with great advice, support, and information.

Depending on your subscription package you will also get access to our wealth management portal. This portal provides you with one central location to store all your financial information, set and track goals, manage your cashflow, tools and calculators.

MyWealth Concierge will be able to check your loan, insurances and superannuation on a regular basis and if we identify that there may be a way to improve your situation, we will refer you to the relevant professional. We are not owned by a bank or financial institution and will always act in your best interest. We are here to simplify finances and assist you to build a better financial future.

Investwest Pty Ltd T/A MyWealth Concierge (ABN 48 009 221 809) holds an Australian Financial Services Licence (AFSL No. 246568) and is a Corporate Authorised Credit Representative (Rep No. 536810) of Top Mortgages Pty Ltd (ACL No.378386) issued by the Australian Securities and Investment Commission

What is the purpose of this document?

This Combined Financial Services Guide and Credit Guide, provides important information to help you decide if you want to use our financial services or receive credit assistance.

It includes details of:

- The financial services and products we offer
- The documents you may receive
- Our fees
- Adviser(s) who may be appointed to assist you with financial services
- How we and our associates are paid, and any interests, associations or relationships that could affect our advice
- Our internal and external dispute resolution procedures and how to access them
- Our privacy policy

You should read this document, ensure you understand what it means for you and retain a copy for your records. If anything is unclear contact MyWealth Concierge

What financial advice and services does MyWealth Concierge provide?

Financial product advice

MyWealth Concierge is licensed to provide a wide range of financial solutions. The products that we are authorised to provide advice, or arrange for you to acquire, vary, or dispose of, are:

- Deposit products
- Bonds and other fixed interest products
- Life insurance products (life insurance, income protection, trauma and TPD insurance)
- Managed investment funds
- Retirement savings accounts
- Shares
- Superannuation

We are not owned by a bank or financial institution, nor do we offer any of our own products or have any relationships with product issuers or lenders that influence our choice in products, therefore, we are able to recommend a wide range of products across all providers. All opinions, advice or information provided via MyWealth's Subscription services are general in nature.

Financial Products such as investments and superannuation that we recommend have been diligently reviewed and researched. Only products that meet our requirement are included on our Approved Product List (APL) and Lender Panel.

However, if you request personal advice and currently are invested in a product that is not currently on our APL, we will review the product and your circumstances and determine whether it is in your best interest to retain that product or if there is a more appropriate solution for you.

If you decide to obtain personal advice from us, we will provide our initial advice or any significant subsequent advice to you in a written report called a Statement of Advice (SoA). Your SoA will set out our advice, the basis on which it is provided, our fees and/or commissions, as well as information about an association or relationship that could affect it.

If you receive additional ongoing financial advice from us and a SoA is not provided to you, we will record details of that advice in a Record of Advice document. You can request a copy of any relevant Record of Advice documents within seven years of receiving the advice from us.

When we recommend a particular product we will also generally provide you with a Product Disclosure Statement containing information about the particular product to assist you to help make an informed decision.

Credit advice

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.



Lenders and products

MyWealth Concierge is able to offer choice across a number of products and have the ability to be accredited to arrange loans with the following AFG panel lenders:

86 400	AFG Commercial Powered by Thinktank	AFG Home Loans - Alpha
AFG Home Loans - Edge	AFG Home Loans - Icon	AFG Home Loans - Link
AFG Home Loans - Options	AFG Home Loans - Retro	AMP Bank
ANZ	ASCF	Auswide Bank
Bank Australia	Bank SA	Bank of China
Bank of Melbourne	Bank of QLD	Bank of Sydney
Bankwest	Better Mortgage Management	Beyond Bank
Bluestone	Citibank	Commonwealth Bank
Credit Union SA	Firefighters Mutual Bank	Firstmac
Funding	Granite Home Loans	Great Southern Bank
Health Professionals Bank	Heartland Reverse Mortgages	Heritage Bank
HomeStart Finance	Hume Bank	IMB Ltd
ING	Keystart	La Trobe Financial
Liberty Financial	ME	MKM Capital Pty Ltd
Macquarie Bank	MyState	NAB
Newcastle Permanent	P&N Bank	Pepper Money
QBANK	Resimac	St George Bank
Suncorp	Teachers Mutual Bank	UniBank
Virgin Money	Westpac	AMMF
Automotive Financial Services	Green Light Auto	Plenti
Latitude	Money Place	NOW Finance
RateSetter	SocietyOne	Symple
Wingate/Now	Wisr	

Lenders available

We aim to provide you with information from a range of lenders and products / loans. Once you have chosen a loan that is suitable for you, we will help you obtain an approval.

Commonly used lenders

The list below documents the 6 most commonly used Lenders by my licensee. This does not necessarily reflect all of the financial institutions that my licensee is able to conduct business through.

However, if less than six lenders are displayed below, this is a summary of the lenders that my licensee is able to utilise for loan submission purposes

Financial Institutions	Percentage of applications submitted in the past 12 months
1. Westpac	19.63%
2. Commonwealth Bank	17.21%
3. Bankwest	10.58%
4. P&N Bank	8.24%
5. ING	6.21%
6. ME	5.2%

Services we provide

We provide a range of solutions for individuals as well as business owners. Our core service offering is our subscription-based membership packages. You can find details about our memberships on our website.

The membership packages provide you with access to general advice, educational resources, tools and administration support services via our online community and wealth portal.

All advice and services provided via the online community and wealth portal are general in nature and does not consider your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the relevant product disclosure statement.

Personal advice

We may identify opportunities where Personal Advice may be more appropriate, or you may request that we provide you with advice specific to your individual needs and circumstances.

The types of personal advice services we may provide include:

Individual/Family Services

- Planning for protection of family in the event of illness, injury or death
- Strategic goals-based advice and planning
- Investment and wealth creation
- Cashflow and debt management
- Superannuation Advice and Planning
- Planning for retirement
- Basic Estate Structuring and administration

Business Services

- Keyman and Business Insurance Portfolio Advice and Management
- Consulting on Business Planning and structure
- Business Succession – Buy/Sell Agreements
- Superannuation Advice and Planning

Advice that is appropriate

We intend to provide advice that is suitable to your circumstances. To do this we need to make enquiries into your individual situation, needs and objectives.

You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are obliged to warn you that our advice is based on information that may be incomplete or inaccurate. You should read the cautions carefully.

You can request that we execute instructions without providing advice.

In order to ensure that you remain on track it is important that you review the implemented plans to ensure that they remain appropriate to your circumstances. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees which are applicable to you.

Providing instructions

You can give us instructions by telephone, fax, email or other means as agreed with us. Some financial products have their own rules about how to give instructions. Please refer to the disclosure documents of the relevant product for those details.

Please note we do not take discretionary control over your insurance or investments, so will require clear written instructions from you before taking any actions.

Privacy policy

We recognise the importance of protecting your privacy. Your personal information will be handled in accordance with our privacy policy, which outlines how the information we collect from you is used, stored and disclosed.

We will collect your personal information from the questionnaire you complete with your financial adviser. As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as, your passport and driver's licence, which will be held on file.

If you want to access your personal information at any time, please let us know.

For detailed information on how we handle your personal information please request a copy of our Privacy Policy.



Fees, charges and commissions disclosure

Before we provide any services, we will agree with you how we get paid. We offer a variety of service levels and fee structures that can be tailored to suit your individual circumstances. Fees may comprise one, or a combination of the following:

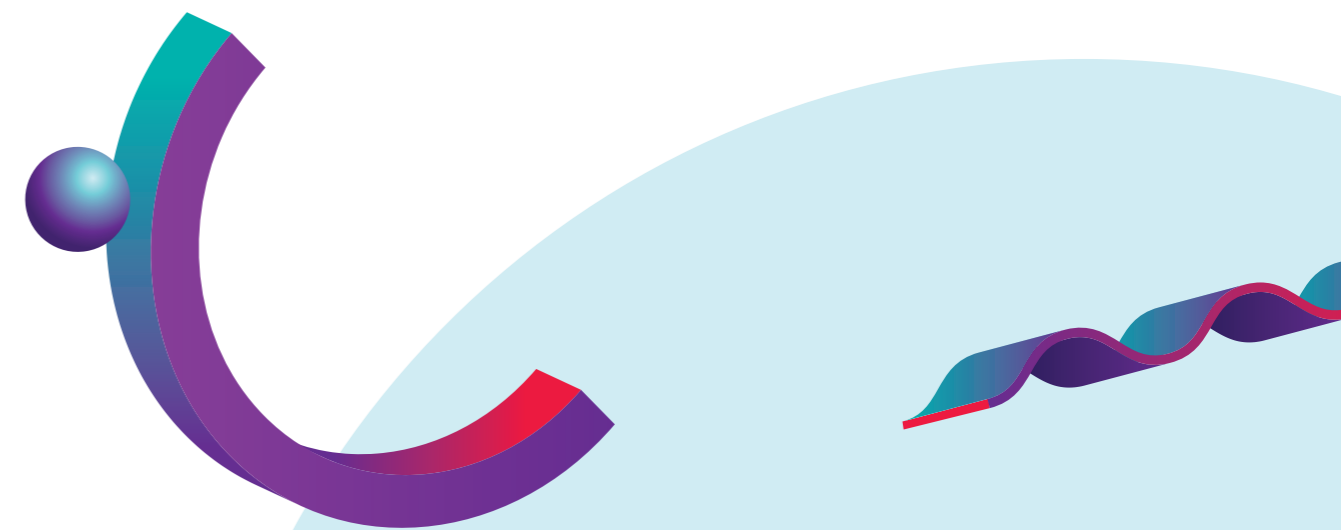
- Our monthly membership fee
- A fee based on the time we spend developing or implementing your plan
- An agreed fee-for-service e.g. a management fee paid annually or in instalments
- A fee based on the value of the funds you invest
- Commission paid to us by financial product issuers out of their fees, for so long as you hold the product (ie. Insurance commissions, mortgage products)

All fees and commissions are initially paid to MyWealth Concierge before being distributed to your adviser. MyWealth Concierge may retain a percentage split of up to 20% which will be outlined in the relevant advice document.

We will provide details to you about our fees and any payments made to us by product issuers when we provide our advice to you. We will also explain the fees associated with a particular product or service we recommend. You have the right to request further information about the remuneration we receive, so if there is anything that is unclear or if you require more information about the service levels we offer, please contact your adviser.

It is important to note that MyWealth Concierge may receive commission remuneration on personal insurance policies, as a result due to legislation we cannot be deemed to be independent, impartial or unbiased with respect to such advice.

However, we always act in our client's best interest and as we are not owned by any banks we can provide you with the most appropriate product for your individual circumstances.



Membership fees

As a MyWealth Concierge member you pay us via subscription fees, these fees are based on the subscription package you have elected. You may also choose to buy other services such as courses through the website for an additional fee.

You may cancel your membership at any time giving 30 days notice. If you do so, you will no longer be able to access the wealth portal and community

Personal advice

Where we provide you with Personal Advice our standard base fee for MyWealth Concierge members is \$330 (GST inclusive) per topic. For example, a superannuation review.

Additional charges may apply for more complex financial planning advice. We will advise you in advance if such charges apply in your case.

Where we agree with you to provide advice for a fee based on hours worked, we will base this on a rate of \$220 per hour (GST inclusive).

All of our fees will be clearly set out in our advice document.

Credit advice

If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.

Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Commissions are paid based on a percentage of the loan balance that is drawn down which in most cases will be net of any amounts you hold in an offset account. The way commissions are calculated and paid to us by lenders may vary. By following the responsible lending requirements, we will ensure the loan recommended to you is not unsuitable for your situation and objectives.

What you pay to third parties

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the product provider, lender, lessor or other parties. The disclosure documents, policy document and your loan contract or lease will include further details of any such fees and charges.

Other benefits we may receive

Should MyWealth Concierge or an adviser receive a minor non-monetary benefit, it will be noted in a register. If you wish to see this register, please contact us.

Referrals

Should you be referred to your adviser by a third party, such as an Accountant or Real Estate Agent, the third party may receive a fee for the referral. This fee does not represent an additional cost to you. You will receive more detailed information concerning any referral fee in your SoA, Credit Proposal Document or other relevant advice documents.

If you have a complaint

This Combined Financial Services Guide and Credit Guide, provides important information to help you decide if you want to use our financial services or receive credit assistance.

Should you feel less than completely satisfied with the service you receive, it is important to notify us immediately to have the issue raised and resolved.

You should take the following steps:

1. Contact us and tell us about your complaint
2. If your complaint is not satisfactorily resolved within 5 business days, please put your complaint in writing and send it to:
Compliance Manager
MyWealth Concierge
PO BOX 2175
MIDLAND WA 6936

We shall endeavour to resolve your complaint quickly and fairly. If the complaint is not resolved to your satisfaction or within 45 days, you have the option of referring your complaint to the Australian Financial Complaints Authority (AFCA). Their telephone number is 1800 931 678. AFCA will be able to advise you as to whether they can be of assistance. We are a member of this service. If the complaint involves ethical conduct, you can raise your concern in writing with the Financial Planning Association of Australia Limited (FPA). The complaint to the FPA should be posted to Professional Accountability, Manager Financial Planning, Association of Australia Ltd GPO, PO Box 4285, Sydney NSW 2001. For further information about your rights you can contact the Australian Securities and Investment Commission on 1300 300 630.

MyWealth Concierge will take reasonable steps to ensure that we have Professional Indemnity insurance cover that we believe meets the requirements of s912B of the Corporations Act to provide compensation to persons who successfully claim for losses suffered due to breaches of licensee obligations by representatives and staff who are or were a representative or employee of Investwest.

You can contact us at any time via
your wealth portal or online community
mobile applications.



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