



MAYFAIR WEALTH MANAGEMENT

ABN 48 952 737 933

PAUL ANTOS
BA, DipFS(FinPlan)

Mayfair Wealth Management P/L
ACN 120 165 111

Authorised Representatives
GWM Adviser Services Limited
Australian Financial Services Licensee

admin@mayfairwealth.com.au
www.mayfairwealth.com.au

P.O Box 5186
HUGHESDALE Vic 3166

Tel: 03 9568 1057

Fax: 03 9563 0547

Your Financial Services Guide



The Financial Services in this guide are offered by Paul Antos, 4 Dalston Road, Hughesdale VIC 3166 on behalf of GWM Adviser Services Limited.

The Financial Services that Paul Antos offers are provided by Mayfair Wealth Management Pty Ltd ACN 120 165 111 ATF The Mayfair Wealth Trust ABN 48 952 727 933 t/a Mayfair Wealth Management Authorised Representative (AR) number 305648, 4 Dalston Road, Hughesdale VIC 3166.

This guide contains important information about:

- the services and types of products we are authorised to offer to you;
- how we and our associates are paid;
- any potential conflict of interest we may have; and
- details of our internal and external dispute resolution procedures and how you can access them;

to assist you in deciding whether to use any of the services offered.

If you obtain initial personal financial advice from us we will provide you with a written *Statement of Advice*. This will tell you about:

- the strategies recommended to help you achieve your objectives;
- the financial services or products recommended and the basis for these recommendations taking into account your objectives, financial situations and needs;
- our fees and/or commissions; and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

Where we provide you with further personal financial advice we will either, depending on the nature of the advice, provide you with a written record of the advice (eg another *Statement of Advice*) or keep a written record of the advice on your file at our offices. You can call your adviser to request a copy of this.

If we recommend a particular financial product to you we will provide you with a *Product Disclosure Statement* containing significant information about the particular financial product to help you make an informed decision.



A guide to our relationship with you and others

Who is my Adviser? Your adviser will be Paul Antos. His Authorised Representative (AR) number is 305649.

Paul Antos has a Degree in Bachelor of Arts and a Diploma in Financial Services (Financial Planning). He has over 8 years experience in the Financial Services Industry.

Paul Antos is a full member of The Mortgage and Finance Association of Australia (MFAA).

Paul Antos is an Authorised Representative of GWM Adviser Services Limited.

Who is responsible for the financial services provided? GWM Adviser Services Limited is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).

GWM Adviser Services Limited ABN 96 002 071 749
An Australian Financial Services Licensee, no: 230692
105-153 Miller Street, North Sydney NSW 2060

GWM Adviser Services Limited is not responsible for the mortgage broking business separately conducted by your adviser.

Do you have any relationships or associations with financial product issuers? GWM Adviser Services Limited is associated with the National Australia Bank Limited ABN 12 004 044 937 which are both members of the National Australia Bank group of companies. A number of companies within the National Australia Bank group of companies are financial product issuers.



What types of financial services are you authorised to provide and what types of financial product(s) do those services relate to?

Paul Antos is authorised by GWM Adviser Services Limited to provide advice and deal in the following financial products:

- Basic Deposit Products;
- Non-basic Deposit Products;
- Non-cash Payment Products;
- Derivatives;
- Government Debentures, Stocks or Bonds;
- Life Products – Investment Life Insurance Products (including funeral bonds, endowment policies, allocated pensions and annuities);
- Life Products – Life Risk Insurance Products (including term life, total and permanent disability, trauma and income protection);
- Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS);
- Retirement Savings Account Products;
- Securities; and
- Superannuation.

If recommending an Investor Directed Portfolio Service, your adviser has chosen to use the MLC MasterKey and MasterKey Custom range of products.

Your adviser is limited to the product range of 6 risk insurance providers for Life Risk Insurance Product recommendations

What information should I provide to receive personalised advice?

In order to provide appropriate advice, we may ask you for personal information, details of your current financial situation and other relevant information.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the Statement of Advice carefully before making any decision relating to a financial product(s).

What information do you maintain in my file and can I examine my file?

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our Privacy Notification Statement is enclosed for your information.

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

If you wish to examine your file please ask us.



MAYFAIR WEALTH MANAGEMENT

How do I have to give you instructions about my financial product(s)?

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (eg fax, e-mail or letter) or another method as agreed by us.

How will I pay for the services provided and how will they be calculated and disclosed to me?

We will discuss and agree with you an appropriate fee structure. There are a number of options available for payment:

- We may invoice you directly for initial and ongoing advice.
- We may be paid a commission by the financial product issuer(s) at the time you invest or commence an insurance contract.
- You may pay us a service fee that is deducted from your investment as a “one off” payment, annually or in instalments.
- We may receive ongoing commission annually or in instalments from the financial product issuer(s), during the life of the investment or insurance contract.
- A combination of the above.

The payment we receive will be:

- based on the amount you invest
- based on the insurance premium payable;
- based on an hourly rate agreed with you;
- an agreed flat dollar fee; or
- a combination of the above.

Details of any payment we receive from financial product issuers are generally contained in the Product Disclosure Statements that we will provide you with when recommending a financial product.

If we provide you with personal financial advice, we will provide you details of any fees, commissions and any other benefits, where possible in actual dollar amounts, in our written advice to you.

All fees and commission received will be paid to GWM Adviser Services Limited and ourselves. Details of the amount paid to each entity will be detailed in written advice we provide to you.

If you do not receive personal financial advice from us, we will on request, provide you details of any fees, commissions and any other benefits in relation to any other financial service we provide to you.



What other benefits do you or my adviser receive?

Your adviser may be eligible to attend conferences that are partly or wholly subsidised. Eligibility to attend is based on achieving revenue targets and / or being accredited for our internal Quality Advice Programme.

As a member of the Financial Planning Association, GWM Adviser Services Limited trading as Generation Financial Solutions and your adviser are required to maintain a register detailing any non-monetary benefit (greater than \$300) that may be received from a financial product issuer. The register is available on request via your adviser. Should non-monetary benefits not be received a register is not required.

Will anyone be paid for referring me to you?

Where you have been referred to us by someone else, we may, in some circumstances, pay them a fee, commission or benefit in relation to that referral. This is generally a:

- fixed fee which is payable if we provide you with paid personal financial advice; or
- proportion of the initial and / or ongoing commissions or fees we disclose to you; or
- combination of both.

If applicable, further details will be included in the Statement of Advice we prepare for you.



What should I do if I have a complaint?

If you are not satisfied with the service or advice provided to you, we would like you to tell us about your concerns.

We are happy to discuss any complaint in person or over the telephone. However, as investigation is usually required, and to ensure resolution in a timely manner, it is preferable for a complaint to be received in writing.

By doing this you will have time to think about the questions you would like answered and decide what you would like us to do as well as gather all the facts and documents that will assist in the investigation and resolution of the complaint.

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If we have not satisfactorily resolved your complaint within 3 days, please contact the Complaint Resolutions Manager on (02) 9957 8863 or put your complaint in writing and send it to:
Complaint Resolutions Manager
GWM Adviser Services Limited
PO Box 1086
North Sydney NSW 2059

Please mark the envelope "Notice of Complaint". We will resolve your complaint quickly and fairly.

3. If the complaint isn't resolved to your satisfaction within 45 days, and you wish to proceed further, you may refer the matter to an independent complaints handling body. We are a member of the Financial Industry Complaints Service Limited (FICS). They can be contacted on 1300 780 808, or you can write to them at:
The Manager
Financial Industry Complaints Service Limited
PO Box 579
Collins Street West
Melbourne VIC 8007

Who should I contact with any general inquiries?

If you have any further questions about the financial services provided by your adviser or GWM Adviser Services Limited, please contact Paul Antos on 03 9568 1057.

Please retain this document for your reference and any future dealings with your adviser and GWM Adviser Services Limited.
