

Financial Services Guide Part Two

Version 2.0 | 6 October 2015 | FINANCIAL ADVISER DETAILS | Issued with authority of AIW DEALER SERVICES PTY LTD.

This document should be read in conjunction with the Financial Services Guide Part One (General Details) which will be provided by an authorised representative of AIW Dealer Services Pty Ltd.

Why should you read this?

This Financial Service Guide (FSG) is designed to inform you about:

- Who your Astute Financial Adviser is and how they can be contacted.
- Financial services and products your Astute Financial Adviser is authorised to provide.
- Fees or other costs your Astute Financial Adviser may charge.
- How your Astute Financial Adviser and any other relevant parties are remunerated.

Your Financial Adviser

Your Astute Financial Adviser is Craig Lyons is an Authorised Representative of AIW Dealer Services Pty Ltd (Astute). Craig's ASIC Authorised Representative No. is 248376.

Craig has been in the financial services industry since 1996 and has worked for both small boutique businesses and institutional financial planning firms. He has extensive experience in technical advice strategies.

Craig is passionate about finding out what is important to YOU and getting to know each client individually.

At Bright Future Financial we are not product driven so you can rest easy knowing we have your best interests at heart.

Craig is a director of Five Lyons Pty Ltd (Bright Future Financial), which is a Corporate Authorised Representative of Astute (ASIC Authorised Representative No. 1235772).

Contact details

Craig's contact details are:

Telephone	0402135327
Email	customer@brightfuturefinancial.com.au
Address:	231 Given Terrace, Paddington QLD 4064
Post	231 Given Terrace, Paddington QLD 4064
Website	www.brightfuturefinancial.com.au

Authorisations

Craig can help you with any of the following:

- Increasing your wealth
- Managing debt
- Budgeting
- Superannuation strategies
- Salary packaging
- Tax planning
- Retirement planning
- Personal protection
- Redundancy
- Social security, Centrelink and Aged Care
- Estate planning considerations

Craig is authorised by Astute to advise on, and deal in, the following financial products:

- Deposit products (Cash and Term Deposits)
- Debentures, Stocks and Bonds issued by a government body
- Personal and Business Risk Insurance
- Life Insurance Investment products
- Managed Investment
- Superannuation and Retirement Savings Accounts

Limits on the advice that can be provided

It is important to note that Craig cannot provide advice on the following:

- General insurance
- Derivatives
- Foreign exchange

If Craig identifies that you require specialist advice on a particular product or service, he may refer you to a specialist who can help.

While Craig is a Registered Tax (Financial) Adviser, we would still encourage you to seek further advice from your tax specialist about the tax consequences of the recommendations provided.

Fees

Licensee fees

Bright Future Financial operates under Astute's Australian Financial Services Licence (AFSL). By way of licensee fees, Astute retains 10% of the fees and commissions and pays the remaining 90% to Bright Future Financial.

Craig is entitled to up to 100% of the amount paid to Bright Future Financial following the deduction of fees by Astute.

Initial advice fees

A fee may be charged for the provision of initial advice, preparing a personalised Statement of Advice (SoA), as well as the implementation of any recommendations contained within the SoA. This fee will range from \$550 to \$22,000 (including GST).

Ongoing advice fees

Subject to you opting-in, an ongoing service fee may also be charged to manage and monitor the recommendations presented in your SoA. Fees will range from \$1,100 to \$25,000 per annum (including GST).

Consultation fees

From time to time Bright Future Financial may be required to liaise or share information with other professional service providers concerning your personal situation. Bright Future Financial reserves the right to charge an hourly rate of up to \$550 (including GST) to attend meetings, provide investment reports or professional advice.

Referral fees

If you have been referred to us, the referring party will be entitled to receive a referral payment of up to 30% of fees and commissions paid to Bright Future Financial.

For example, if the net amount paid to Bright Future Financial was \$1,000, the amount paid to the referring party would be \$300.

This is not an additional cost to you and is paid by Bright Future Financial to the relevant referring party.

Commissions

As well as charging fees, we continue to receive commission on some products. Commission is a payment that is a percentage of either your premium (insurance products) or the amount you invest (investment products). In all cases, you will be informed about the commission we may receive in the advice document that we give you.

Examples of types of payments we may receive:

Product	Type of payment	Percentage (each year)	Based on \$1,000 (excl. GST)
Life or personal insurance	Initial fee	22% - 130%	\$220 - \$1,300
	Ongoing fee	8.80% - 33%	\$88 - \$330
Investment products	Initial Fee	0% - 5%	\$0 - \$40
	Ongoing Fee*	0% - 1%	\$0.50 - \$10

**Please note that these payments are no longer made on new investments after the 30th of June 2013 but may continue on existing investments.*

Benefits

Bonus payments

Astute may receive bonus payments from certain product providers on the Astute Approved Product List under pre-existing agreements. These payments are based on the level of investments or insurance placed by Astute clients in those products and may range from 10% to 30%. Astute may pay up to 67% of these payments to Bright Future Financial under existing agreements. Any benefit Astute and Bright Future Financial receive under this arrangement is not an additional cost to you.

Other benefits

In addition, Astute Financial Advisers may be invited to participate, sometimes with their partners, in domestic and international educational conferences and seminars arranged by Astute. It is not possible to estimate a dollar value of these benefits at this time. Their attendance may be paid for in full or subsidised by Astute, or it may be at their own cost.

Astute Financial Advisers may receive minor benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise, and other minor benefits from Astute or product providers.

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time.

Any other benefits that Astute or Craig may receive will only be accepted to a value of less than \$300 per provider per year. If other benefits over this limit are received, they will be declined or if delivery has already been made, they will be disposed of in accordance with Astute's conflict of interest policy.

Conflicts of interest

Astute maintains a Conflicts of Interest register for circumstances where some or all of your interests may be inconsistent from some or all of Craig's interests or those of Astute. If you would like to see a copy of this register, you can contact Astute.