



Financial Services Guide

This guide relates solely to the financial services provided on this website

This Financial Services Guide (FSG) is dated 12/04/2016. It provides you with information about the financial services provided to you by Spectrum Wealth Advisers Pty Ltd (AFSL 334 400) ("Spectrum") on this website.

You should refer to the Product Disclosure Statement (PDS) for information on any financial product specifically referred to on this website. The purpose of the PDS is to help you understand the financial product and assist you make your own informed decision about whether to acquire the product. The PDS includes information such as the risks, benefits and characteristics of the particular financial product.

Spectrum Wealth Advisers

Spectrum holds an Australian Financial Services License and is authorised to provide financial advice and deal in life risk insurance products. Spectrum Wealth Advisers may be contacted by phone 1300 30 62 99 or in writing to GPO Box 5182, Sydney NSW 2001.

Financial Services Provided

This website provides information about insurance, insurance products and the services provided by Spectrum. This information is general in nature and does not take into account your personal circumstances. Before acting on this information you should consider the appropriateness of the information having regard to your objectives financial situation and needs.

How do I pay for the financial services provided?

There is no charge to you for any general advice provided on this website. Should you choose to use the services offered by Spectrum and its representatives and you subsequently purchase an insurance product, the insurance company may pay Spectrum a commission which will generally be shared with any Spectrum representative that provides any of the services. Detailed information on these matters will be contained in a Financial Services Guide relating to these services which will be provided to you at that time.

Professional Indemnity

Spectrum, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by Spectrum. Such insurance covers work done by its representatives and employees whilst they comply with the requirements of Spectrum.

What if I have a complaint?

If you have a complaint, please call us on 1300 30 62 99, or write to us at:

The Complaints Manager, Spectrum Wealth Advisers Pty Ltd. GPO Box 5182. Sydney NSW 2001.

If you are not satisfied with our response you can contact the Financial Ombudsman Service (FOS), which is a service for consumers. The contact details for FOS are:

Tel: 1300 78 08 08, Fax: (03) 9613 6399, Email: info@fos.org.au, Website: www.fos.org.au, Postal Address: GPO Box 3, Melbourne VIC 3001.