FINANCIAL SERVICES GUIDE

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Licensee:
Infinity Management Pty Ltd (AFSL 481586 / ACN 608 616 502)

This Financial Services Guide (FSG) is authorised for distribution by Infinity Management.

Authorised Representatives
The trustee for IWFS Unit Trust trading as Infinity Financial Advisors (ASIC 1239329 / ABN 53 987 027 691)

Andrew Masson (ASIC 259116)
Aaron Demery (ASIC 471309)
Andrew Collins (ASIC 1316499)

Authorised Representatives act on behalf of Infinity Management who is responsible for the services that they provide.

Contact Details

Level 5, 6 Bolton Street, Newcastle NSW 2300
www.infinityfinancialadvisors.com.au

FINANCIAL SERVICES GUIDE

Purpose of this FSG

This FSG will help you decide whether to use the services that we* offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

* In this document 'we' refers to the Authorised Representatives set out above.

Our Services

We are authorised to provide personal advice, general advice and dealing services in the following areas:

- Superannuation including SMSF
- Retirement planning
- Portfolio management
- Managed investments
- Securities (direct shares)
- Margin lending facilities
- Personal risk insurance

Except that:

- Andrew Collins is not authorised to provide advice on margin lending facilities.
- Andrew Masson is not authorised to provide advice on personal risk insurance.

Not Independent

We receive commissions on personal risk insurance policies that we recommend to you. Our advice is therefore not independent, impartial or unbiased.

The Financial Advice Process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) where we recommend a financial product other than securities. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice, it will be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

Initial Advice Fees

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. They will be based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Annual Advice Fees

Our annual fees depend on the services that we provide to you. They may be a percentage of your account balance or an agreed fixed fee. They are paid monthly. Our services and fees will be set out in an agreement with you.

We may also charge additional fees on each share trade that we advise you on. These will be explained when we provide you with the advice.

Insurance Commissions

We receive a one-off upfront commission when you take out an insurance policy that we have recommended. We also receive a monthly commission payment for as long as you continue to hold the policy. The commission will vary depending on the recommended product and will be documented in the SoA or RoA.

Other Benefits

We may receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

Adviser Remuneration

Andrew Masson, the owner of the practice, may be remunerated through the profits that the practice makes.

The employees of the practice are paid a salary. They may also receive a bonus based on their performance and the profits of the practice.

Conflicts of Interest

Your financial adviser may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, send us an email or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. AFCA provides fair and independent financial services complaint resolution which is free to consumers.

Infinity Management holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.