



wealthwise
education

FINANCIAL SERVICES GUIDE

DATED: June 2015

Issued By Wealthwise Education Pty Ltd ABN 64 082 405 829
Corporate Authorised Representative No. 281921
of Zodiac Securities Pty Ltd ACN 142 982 554
AFSL No. 398350

www.wealthwiseeducation.com

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Corporate Authorised Representative No. 281921
of Zodiac Securities Pty Ltd ACN 142 982 554 AFSL No. 398350
PO Box 6094, Pymble, NSW 2073, Australia
Tel: (02) 9488 9900
Fax: (02) 9449.2499
Web: www.wealthwiseeducation.com



Contents of this Financial Services Guide

This Financial Services Guide ('FSG') is an important document that Wealthwise Education Pty Ltd ('Wealthwise Education', 'we', 'us', or 'our') is required to provide to its clients and contains information about Wealthwise Education and the financial products and services offered.

Wealthwise Education (ABN 64 082 405 829) is a corporate authorised representative of Zodiac Securities Pty Ltd (ACN 142 982 554) ("Zodiac Securities"), which holds an Australian Financial Services Licence (AFSL 398350). As the authorising licensee, Zodiac Securities is responsible for the financial services we provide to you. The distribution of this FSG by Wealthwise Education Pty Ltd has been authorised by Zodiac Securities.

This FSG provides details as to the services and products we provide.

The FSG also provides information about:

- Who we are and our contact details
- Who we act for when providing the financial services
- The financial services and financial products we are authorised to provide to you
- Other documents you may receive relating to the financial products or services we offer
- The remuneration or other benefits we, our staff or other relevant parties receive
- Information about our associations or relationships and potential conflicts of interest
- Our privacy policy
- Our compensation arrangements
- Our dispute resolution procedures

Who are we?

Wealthwise Education is an Authorised Representative of Zodiac Securities. We are authorised to provide financial advisory services to retail and wholesale clients in securities and derivatives.

Information provided by Wealthwise Education is general financial product advice only and is prepared without taking into account your financial objectives, financial situation or needs. You should consider seeking the advice of a financial adviser before acting on the information.

We will not provide advice on classes of financial products other than those for which we are authorised by the licensee, Zodiac Securities.

Wealthwise Education provides education and ongoing training together with general advice trading recommendations for securities and/or derivatives.

Wealthwise education may also provide research data on specific companies at the requests of clients. These services are delivered through our websites, video streaming, group meetings and one on one meetings.

Contact details?

Our contact details are:

Wealthwise Education Pty Ltd

Postal Address: PO BOX 6094
Pymble NSW 2073

Telephone: (02) 9488 9900
(9.30am-5pm EST)

Fax: (02) 9449.2499

E-mail: info@wealthwiseeducation.com

Website: www.wealthwiseeducation.com

The licensee Zodiac Securities Pty Ltd may be contacted on:

Telephone: (07) 5520 8788
(8.30am-5pm EST)

Zodiac Securities Pty Ltd
PO Box 1092
Burleigh Heads QLD 4220

Financial Services

Wealthwise Education is authorised to provide general financial product advice on the following products:

- Securities
- Derivatives

Wealthwise Education is authorised to provide these advisory services to retail and wholesale clients within Australia.

Your adviser is authorised to give you advice on each of the financial products once they have completed their industry training, and where they are authorised in writing by Wealthwise Education.

You may ask your adviser which specific financial products they are authorised to advise in.

General Financial Advice

We will only offer you general financial product advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You must take this into account before deciding whether or not to act on it.

How are we remunerated for our services?

Wealthwise Education is remunerated through the education and training services provided to its clients.

Wealthwise Education may also receive referral fees of up to 10% from iInvest Securities Pty Ltd (Corporate Authorised Representative 431611) for fees charged for share and derivative transactions.

Our employees are remunerated in a variety of ways including salary, wages and bonuses.

Specialist Service Providers

Wealthwise Education may receive referrals from third party referrers. Wealthwise Education may pay a commission to the third party referrer of up to 50% of any revenue generated by such referrals.

Associations or Relationships

Wealthwise Education and its representatives may also be required to disclose information about associations or relationships between Wealthwise Education or any related body corporate, and the issuers of any financial products, being associations or relationships that might reasonably be expected to be capable of influencing the advice. Where conflicts or associations of this nature exist we will disclose them to you when we provide advice.

Risks of Investment Advice

Wealthwise Education is authorised by Zodiac Securities to provide general financial product advice only. General advice includes information contained in our educational material, trading ideas and alerts, reports and information on the outlook of the markets. The information provided does not take into account your particular financial needs, financial objectives or financial circumstances.

You should always consider the appropriateness of the advice in light of your own objectives, financial situation or needs before acting on the advice. You

Anti-Money Laundering and Counter-Terrorism Finance

As a financial services provider, we have an obligation under the Anti-Money Laundering and Counter-Terrorism Financing Act to verify your identity and the source of any funds. This means we will ask you to present identification documents such as passports and driver's licences. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with a financial service if you are unwilling to provide this information.

Privacy Policy

In order to be able to provide financial services and products to you, we are required to obtain personal information about you such as your name, address and telephone number. We may collect, hold and use your personal information in order to assess your application, service your needs as an investor, provide facilities and services to you and for other purposes permitted under the Privacy Act 1998 (Cth). Tax and company law also requires some of the information to be collected in connection with your application. Any personal information collected about you will be handled in accordance with our privacy policy. Your information may be disclosed to Zodiac Securities, iInvest Securities, agents and service providers on the basis that they deal with such information in accordance with any agreement entered into with our privacy policy. We may also need to disclose information about you to government entities and regulators as required by law. If you wish to examine your file or to get access to your personal information, please call us.

Please refer to the privacy policy available on www.wealthwiseeducation.com, for more information.

How to make a complaint

If you have a complaint about the service provided, you should contact us (details are provided on page 2 of this FSG) or put the complaint in writing to:

Director
Wealthwise Education Pty Ltd
PO Box 6094
Pymble
NSW 2073

We will acknowledge your complaint within 3 business days. We aim to resolve most issues within 5 business days, though more complex complaints may take longer.

Please refer to our Complaints Policy on the website for more information.

If you are not satisfied with the resolution of any complaint, you may raise your concerns with the Financial Ombudsman Service Limited ('FOS'), of which Zodiac Securities is a member.

Contact details for FOS are:

Financial Ombudsman Service Limited, GPO Box 3, Melbourne VIC 3001. Phone: 1300 780 808

You may also contact the Australian Securities & Investments Commission ('ASIC') on 1300 300 630.

Compensation arrangements

A professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001 (Cth), is in place to cover the professional services provided by the current and former employees and representatives of Zodiac Securities Pty Ltd, and its Authorised Representative Wealthwise Education Pty Ltd.



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