



# Financial Services Guide

*We are required by law to give you a Financial Services Guide (FSG), to help educate, protect and assist you to make an informed decision about the financial services we offer.*

**Future Gen Wealth Pty Ltd**

ABN: 48 607 760 887

Australian Financial Services Licence No. 481112

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# Information about this Financial Services Guide

Future Gen Wealth Pty Ltd (“Future Gen Wealth”) is providing you this Financial Services Guide (FSG) for the purpose of assisting you in making an informed decision about the services we offer and whether they are suited appropriately to meet your needs. This FSG provides you with important information on how to engage with one of our advisers. Throughout this FSG, Future Gen Wealth is referred to as “we”, “us”, “our” or any variations. The terms “Financial Adviser” and “Adviser” refers to Future Gen Wealth’s Authorised Representatives.

## Table of Contents

- 1 Welcome .....4
- 2 About Future Gen Wealth .....4
  - 2.1 What we stand for .....4
  - 2.2 Our commitment to you .....4
  - 2.3 Our relationships .....4
  - 2.4 Our Adviser’s commitment to you .....4
  - 2.5 Our Advisers .....5
- 3 Financial services and/or products we provide .....6
  - 3.1 Financial services and products .....6
  - 3.2 Limits on the advice that can be provided .....6
  - 3.3 Additional specialist advice .....7
  - 3.4 Referrals .....7
  - 3.5 Securities .....7
  - 3.6 Approved Product List (APL) .....7
- 4 Documents you may receive .....7
  - 4.1 Service Agreement .....8
  - 4.2 Statement of Advice (SoA) .....8
  - 4.3 Record of Advice (RoA) .....8
  - 4.4 Access to Advice records .....8
  - 4.5 Product Disclosure Statement (PDS) .....8
  - 4.6 Fee Disclosure Statement (FDS) and Renewal Notices (Opt-in) .....8
- 5 Providing instructions to your Adviser .....9
- 6 Your privacy .....9
  - 6.1 Respecting your privacy .....9
  - 6.2 Information we may collect .....9
  - 6.3 Exchanging your information .....10
  - 6.4 Using your information .....10

6.5	Access to your information.....	10
7	Licensee remuneration.....	10
7.1	Licensee remuneration.....	10
8	Adviser remuneration.....	11
8.1	Adviser remuneration.....	11
8.2	Adviser fee for service.....	11
8.2.1	Initial consultation:.....	11
8.2.2	Advice recommendation and SoA preparation:.....	11
8.2.3	Implementation of advice:.....	12
8.2.4	Ongoing service fee:.....	12
8.3	Payment of fees & commissions.....	12
8.3.1	Service Agreement Fees.....	12
8.3.2	Hourly rate direct charges.....	12
8.3.3	Investment & superannuation products.....	12
8.3.4	Insurance Policies.....	13
8.3.5	Margin Lending.....	13
8.3.6	Other Products.....	13
8.3.7	Disclosure.....	13
8.4	Other forms of remuneration or benefits.....	13
8.5	Calculating and communicating fees and commission.....	14
9	What to do if you are not satisfied with our service?.....	14
10	Professional Indemnity.....	15

# 1 Welcome

We know how important financial advice is in providing you with peace of mind. We thank you for considering Future Gen Wealth and one of our qualified and experienced Financial Advisers to assist you in your financial journey.

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. This Financial Services Guide (FSG) has been prepared to assist you in getting to know us and deciding whether to use our services.

The FSG contains important information about:

- Future Gen Wealth
- The services our Advisers are authorised to provide
- Our financial services and products
- How we are paid
- Our dispute resolution procedures

If, after reading this guide, you need more information or clarification, please contact us on +61 7 3391 1624 or via email at [enquiries@futuregen.solutions](mailto:enquiries@futuregen.solutions).

## 2 About Future Gen Wealth

### 2.1 What we stand for

Our mission at Future Gen Wealth is to provide clients like you with high quality advice and services that are tailored to your personal situation and needs. We partner closely with you, helping to remove uncertainty in your life and positioning you to achieve your goals and objectives.

### 2.2 Our commitment to you

Our Advisers provide you with financial advice and services on behalf of Future Gen Wealth and therefore we are responsible for the financial advice and services they provide.

Our Advisers are required to provide a FSG to you prior to providing any personalised financial advice, products and/or services. This FSG contains important information and we ask that you read it carefully prior to making any decisions about the financial services offered.

### 2.3 Our relationships

Future Gen Wealth is part of the Future Gen Solutions group of companies. The companies in this group are:

- Future Gen Solutions Pty Ltd
- Future Gen Wealth Pty Ltd
- Future Gen Credit Pty Ltd

All companies in the Future Gen Solutions group are privately owned companies and are not controlled by any financial product, institution and/or credit issuer.

### 2.4 Our Adviser's commitment to you

Our Advisers are committed to providing you with quality financial advice and services that are tailored to suit your individual circumstances and needs.

Our Advisers are supported through professional education, technical support, research resources, compliance support, as well as access to a broad range of investment, superannuation and insurance products.

As part of our commitment to you, Future Gen Wealth Authorised Representatives are members of the Financial Planning Association of Australia (FPA). Our Advisers adhere to the [FPA's Code of Professional Practice](#). The embedded principles of this Code serve as the minimum standards for the professional behaviour of our Authorised Representatives, this includes, amongst other things, to act in the best interests of clients and to act honestly, diligently and fairly in the provision of financial services.

## 2.5 Our Advisers

Murray Wilkinson & Associates Pty Ltd trading as Future Gen Solutions is a Corporate Authorised Representative of Future Gen Wealth Pty Ltd.

- **Murray Wilkinson & Associates Pty Ltd (MWA) trading as Future Gen Solutions**

<b>Business Address</b>	119 Logan Road, Woolloongabba Qld 4102
<b>Postal Address:</b>	PO Box 1638, Coorparoo DC QLD 4151
<b>Telephone</b>	+61 7 3391 1624
<b>Facsimile</b>	+61 7 3891 2091
<b>Email</b>	<a href="mailto:enquiries@futuregen.solutions">enquiries@futuregen.solutions</a>
<b>Financial Adviser</b>	Corporate Authorised Representative of <b>Future Gen Wealth</b> ASIC AFS Representative Number: <b>244273</b>
<b>Registrations</b>	Registered Tax (Financial) Adviser Tax Practitioners Board - Registration #: 24891568

The following individuals are authorised by Future Gen Wealth Pty Ltd to provide personal financial advice through Murray Wilkinson & Associates Pty Ltd trading as Future Gen Solutions.

- **Murray Wilkinson**

<b>Qualifications</b>	BA, BEc, DipFS(FP), CFP, CertIV F&MB
<b>Additional Registrations</b>	Registered Tax (Financial) Adviser Tax Practitioners Board - Registration #: 24891618
<b>Professional Memberships</b>	Financial Planning Association of Australia (CFP Member)
<b>Financial Adviser</b>	Authorised by Future Gen Wealth to provide personal financial advice as a Sub-Authorised Representative of MWA ASIC AFS Representative Number: <b>244289</b>
<b>Email</b>	<a href="mailto:murray.wilkinson@futuregen.solutions">murray.wilkinson@futuregen.solutions</a>
<b>Experience</b>	Murray has been working in Financial Services since 1989. He is the Director and Senior Financial Adviser of Murray Wilkinson & Associates Pty Ltd.

- **Nicola Welch**

<b>Qualifications</b>	BEC, DipFS(FP), AdvDipFP
<b>Professional Memberships</b>	Financial Planning Association of Australia (Associate Member)
<b>Financial Adviser</b>	Authorised by Future Gen Wealth to provide personal financial advice as a Sub-Authorised Representative of MWA  ASIC AFS Representative Number: <b>1001644</b>
<b>Email</b>	<a href="mailto:nicola.welch@futuregen.solutions">nicola.welch@futuregen.solutions</a>
<b>Experience</b>	Nicola has been working in the Financial Services industry since 2010 and as an Associate Adviser since 2012. Nicola joined Murray Wilkinson & Associates Pty Ltd in July 2015.

- **James Heiniger**

<b>Qualifications</b>	DipFS(FP)
<b>Professional Memberships</b>	Financial Planning Association of Australia (AFP)
<b>Financial Adviser</b>	Authorised by Future Gen Wealth to provide personal financial advice as a Sub-Authorised Representative of MWA  ASIC AFS Representative Number: <b>1251651</b>
<b>Email</b>	<a href="mailto:james.heiniger@futuregen.solutions">james.heiniger@futuregen.solutions</a>
<b>Experience</b>	James has been working in the Financial Services industry since 2014 when he joined Murray Wilkinson & Associates Pty Ltd.

### 3 Financial services and/or products we provide

#### 3.1 Financial services and products

Future Gen Wealth can provide financial product advice on the following services and/or products:

- Cash Flow and Debt Management
- Deposit products
- Risk Insurance (personal and business)
- Investment products
- Managed investment schemes
- Government debentures, stocks and bonds
- Margin Loans
- Securities (refer to Section 3.5)
- Superannuation
- Self-Managed Superannuation Funds
- Retirement Savings Accounts

#### 3.2 Limits on the advice that can be provided

Our Advisers cannot provide advice on the following:

- General Insurance
- Derivatives
- Foreign Exchange

### **3.3 Additional specialist advice**

If you require specialist advice on a particular product or service, such as Estate Planning, your Adviser may refer you to a specialist within our network who can assist you.

Future Gen Wealth Pty Ltd, Murray Wilkinson & Associates Pty Ltd and Murray Wilkinson are registered with the Tax Practitioners Board as Registered Tax (Financial) Adviser and provide supervision of all Authorised Representatives of Future Gen Wealth and Murray Wilkinson & Associates to ensure they provide advice services competently. Please refer to Section 2.5, Our Advisers.

Based on the information collected from you, any advice considers the tax consequences that relate directly to the financial advice being provided. However, our Advisers are not Registered Tax Agents and consequently any advice does not include an assessment of your overall tax position. As such, it is strongly recommended you review any advice provided with a Registered Tax Agent. Alternately, you may request your Adviser to refer you to a tax specialist within our network who can assist you.

### **3.4 Referrals**

Your Adviser may refer you to another professional, such as an Accountant, Mortgage Broker or Solicitor. You do not have to consult with the professional referred as you may want to consult with a professional you have an existing relationship with. The professional you choose to consult with is responsible for the advice they provide to you. We do not receive referral fees, nor do we make referral payments to third parties.

### **3.5 Securities**

If your Adviser identifies you require securities advice, you may be referred to a stockbroker for personal advice on direct share investments. We do not receive a referral fee.

### **3.6 Approved Product List (APL)**

Future Gen Wealth maintains an Approved Product List to ensure the products our Advisers recommend are well researched, meet Future Gen Wealth's standards and meet the needs and best interests of our clients.

Subject to attaining any required accreditation, your Financial Adviser is able to recommend any product on the Future Gen Wealth APL. In some instances, where appropriate to your needs, financial situation and objectives, your Financial Adviser may recommend a financial product outside of the APL. In these cases, any other product that your Financial Adviser may recommend must meet our selection criteria and approval process.

Where appropriate to your situation and the Financial Services you may require, your Adviser will discuss with you in more details the products available on our Approved Product List and whether these would be appropriate to your situation.

## **4 Documents you may receive**

You may receive other documents in addition to this FSG when your Adviser provides you with personal financial advice or recommends a financial product.

You may receive one or more of the following documents:

- Service Agreement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notices (Opt-in)

#### **4.1 Service Agreement**

The Service Agreement will set out the general terms of our engagement and the scope of work covered by the Service Agreement.

#### **4.2 Statement of Advice (SoA)**

The Statement of Advice will set out the advice that has been tailored to your personal objectives, financial situation and needs.

The SoA is an important document as it sets out what your Adviser is recommending and why it is suitable and appropriate for you. It will contain enough information and details for you to make an informed decision about whether to act on the advice. The SoA outlines your Adviser's recommendations and the basis on which they are given, the costs of the advice and information about fees, commissions or other benefit we, your Adviser or a related party may receive; and disclosures of any relationships or association your Adviser may have with product providers or related parties.

#### **4.3 Record of Advice (RoA)**

A Record of Advice (RoA) may be provided where no financial product is recommended or in situations where further personal advice is provided and your circumstances and basis for advice are not significantly different. The RoA streamlines the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.

#### **4.4 Access to Advice records**

You may request a copy of your advice records (SoA and/or RoA) that we keep for up to a period of seven (7) years of the provision of advice. Requests for copies of advice should, in the first instance, be directed to your Adviser. We reserve our right to charge a fee commensurate with the amount of work required to retrieve the records.

#### **4.5 Product Disclosure Statement (PDS)**

A Product Disclosure Statement will be provided if your Adviser recommends a particular financial product. The PDS will include detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable). This information is provided to help you make an informed decision about the recommended product.

#### **4.6 Fee Disclosure Statement (FDS) and Renewal Notices (Opt-in)**

A Fee Disclosure Statement will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a continuous period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the service you actually received and the Adviser Service Fees you paid during the period. Under the Future of Financial Advice (FOFA) reforms,

some clients may be required to sign Renewal Notices every two years. We will discuss this with you directly if this requirement applies to you.

## 5 Providing instructions to your Adviser

You generally need to instruct your Adviser in person as your signature will be required for verification. For some products and services though, special arrangements can be put in place to instruct your Adviser by phone, email, letter or fax.

Your Adviser can also take instructions from you to transact on your behalf and place a financial product (that they are able to offer) without providing financial advice.

## 6 Your privacy

### 6.1 Respecting your privacy

Future Gen Wealth and your Adviser are subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.

Future Gen Wealth respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. As part of our commitment to client service and maintenance of client confidentiality, we have adopted the principles set out in the Privacy Act 1988.

The Future Gen Group's Privacy Policy is located on our website at:

- [www.futuregen.solutions/privacy/](http://www.futuregen.solutions/privacy/).

If you want to access your personal information at any time, please contact your Adviser.

### 6.2 Information we may collect

Future Gen Wealth and your Adviser will collect personal information about you when you meet, request or use products or services, email us, phone us or visit our website.

The information we may collect includes:

- your personal contact and identification details
- your personal objectives
- your employment history
- details of your current financial situation
- other information relevant to meeting your needs and providing advice

We may also collect information about you from other sources, such as service providers, agents, brokers, employers or family members.

Where collecting sensitive information, such as health and lifestyle information, usually for insurance purposes, we will ask you for your consent.

You do not have to disclose all of your personal information, however without it your Adviser may not be able to provide advice that is appropriate to your objectives, financial situation or needs.

### **6.3 Exchanging your information**

We may exchange your personal information with other members of the Future Gen Solutions Group who can use this information in the same way we can. We may also exchange your personal information with Product Providers and other Professional Advisers relating to the financial services we provide you.

We may exchange your information with other third parties which include service providers where we outsource activities, persons acting on your behalf, other financial institutions, professionals, auditors, insurers, employers, superannuation trustees, product issuers and government agencies.

We may disclose your information overseas to overseas Group members, service providers or other third parties who operate or hold data outside of Australia, or when required for a particular transaction or by overseas law. Australian law may not apply to some of these overseas parties.

Future Gen Wealth will take all reasonable steps to ensure that offshore providers comply with the Australian Privacy Act 1988.

### **6.4 Using your information**

We collect, exchange and use your information so that we:

- provide advice that is appropriate to your objectives, financial situation and needs
- manage our relationship with you
- price, design and administer our services
- inform you about other products and/or services that may be of interest to you
- manage our services, risks and meet our legislative and regulatory obligations. This may include assisting government and law enforcement agencies.

The law requires us to establish your identity and assess applications for products and services to confirm its accuracy. Before your Adviser can provide any financial products and/or services to you, we will need to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

In particular, your Adviser will need to verify your full name, date of birth, residential address and to do so, they will need to sight and maintain records of various identification documents such as your driver's licence or passport.

### **6.5 Access to your information**

You are entitled to obtain access to most information that we hold about you by contacting your Adviser in the first instance.

## **7 Licensee remuneration**

### **7.1 Licensee remuneration**

Future Gen Wealth may receive a fee from the Corporate Authorised Representative, Murray Wilkinson & Associates for the provision of services required under its Australian Financial Services Licence.

Future Gen Wealth may receive a Research and Dealer fee for some investment products. This fee is retained by Future Gen Wealth. Where applicable, this will be disclosed in your Statement of Advice.

## 8 Adviser remuneration

### 8.1 Adviser remuneration

A range of fees and other costs may be payable to your Adviser for the advice you receive and the financial products used.

The cost of providing financial advice services and/or a financial product to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- an initial fee for service;
- an ongoing fee for service;
- commission payments from product providers where applicable (e.g. Life Insurance providers);  
or
- a combination of any of the above

All fees or commission are initially paid to Future Gen Wealth before being distributed in full to the Corporate Authorised Representative, Murray Wilkinson & Associates Pty Ltd. All Authorised Representatives (Financial Advisers) are direct employees of Murray Wilkinson & Associates Pty Ltd.

We fees we charge are flat dollar fees, whether that be for borrowed monies or ordinary monies. Borrowed monies are funds that are either secured or unsecured.

Outlined in the sections below are the types of payments that you may be charged. Before providing advice, your Adviser will discuss these options with you and help you select the best payment method for you.

Details of all payments required for the services provided will be given to you at the time of any personal financial advice (outlined in your Service Agreement, SoA, or RoA) or when executing a transaction on your behalf. You will be provided with a tax invoice for any services provided and payment is generally made to Future Gen Wealth in accordance with the terms of the invoice.

### 8.2 Adviser fee for service

Under this method of payment, there are set fees payable for each service provided to you. The services and fees include:

#### 8.2.1 Initial consultation:

- This initial consultation meeting is obligation free and generally at no cost. In some cases, due to the complexity and nature of your circumstances an initial consultation fee of up to \$550 (including GST) may be charged.
- Your Adviser will confirm any payment requirement at the time of scheduling this meeting.

#### 8.2.2 Advice recommendation and SoA preparation:

- Should you elect to proceed with an advice recommendation and SoA preparation, a fee will be charged to cover the costs associated with confirming your financial position, the analysis of your personal and financial circumstances, the development of suitable strategies to address your short and long terms goals and objectives, selection of suitable investments and risk products to meet your needs as well as the preparation and presentation of our advice.
- This fee will vary depending on the complexity and type of strategy and will be discussed and agreed with you prior to commencement.

### 8.2.3 Implementation of advice:

- A fee will be charged for the implementation of advice. If you elect to proceed, this fee covers the implementation of the recommended strategies, purchase and placement of the recommended investments and risk products and associated risk counselling.
- This fee will vary depending on the complexity and type of strategy being implemented and will be discussed and agreed with you prior to commencement. Alternatively, we may provide services based on an hourly rate.

### 8.2.4 Ongoing service fee:

- If you elect to engage our services on an ongoing basis, you will be charged an ongoing service fee. This fee will vary depending on the complexity and type of work required to assist you in the ongoing management of your strategy. The ongoing services to be provided and the associated fee will be discussed and agreed with you prior to proceeding.

## 8.3 Payment of fees & commissions

### 8.3.1 Service Agreement Fees

- The Adviser Service Fee is a fee that you and your Financial Adviser agree on for the advice and services provided. This fee is generally paid by direct debit from your nominated bank account, we also offer the option of credit card payment and electronic funds transfer.
- Some products offer the option to deduct the Adviser Service Fee from your investment or superannuation balance on a periodic basis.

### 8.3.2 Hourly rate direct charges

- In some instances, it may be appropriate to charge an hourly rate for financial services provided. The current rate (inclusive of GST) is \$220 - \$460 per hour or part thereof. The hourly rate applied will be dependent on level of expertise (e.g. administration through to complex financial advice) required to complete the agreed work. For example:

Level of Expertise	Hourly Rate
Senior Financial Adviser	\$460
Financial Adviser	\$330
Client & Adviser Services Coordinator	\$220

### 8.3.3 Investment & superannuation products

In addition to, or as an alternative to the Service Agreement Adviser Service Fee, Future Gen Wealth may receive:

- An initial fee on an investment or superannuation product can be up to 5.5% of the investment amount. We may use this facility to draw our initial fee. For instance, based on a balance of \$100,000, your Financial Adviser may draw up to \$5,500 from your investment balance to cover the services provided.
- An ongoing fee up to 4.4% per annum for the investment amount or superannuation balance. For instance, if you have \$100,000 in your investment account, up to \$4,400 per annum could be deducted from this account to cover the services provided.

Please note it is our policy not to receive commission or draw percentage based fees from superannuation and investment products.

Future Gen Wealth only receives initial or ongoing commission payments on investments or superannuation products where we are allowable by law.

#### **8.3.4 Insurance Policies**

- The initial commission that Future Gen Wealth may receive on insurance policies can be up to 88% of the first year's premium. For instance, if your annual premium is \$1,000, the initial commission will be up to \$880.
- The ongoing commission that Future Gen Wealth can receive may be up to 22% per annum of the renewal premium. For instance, if your ongoing premium is \$1,000 per annum, the ongoing commission will be up to \$220.
- Any commission payments that Future Gen Wealth or your Financial Adviser receives are not an additional cost to you.

#### **8.3.5 Margin Lending**

- Future Gen Wealth does not receive commission payments from new margin loan products.

#### **8.3.6 Other Products**

Future Gen Wealth receives payments from selected product providers which are based on the volume of funds invested into qualifying products and platforms by its Financial Advisers. The payments for *Agentia Customised Portfolio Service*, *Agentia Multi Manager Portfolio Service*, and *Agentia SuperSMA*:

- A Dealer Group Service fee of 0.16% per annum and a Research Fee of 0.15% per annum are charged on your Agentia account balance. This fee is calculated in arrears. For example, if your account balance is \$50,000, a Dealer Group Service fee of \$80 per annum and a Research fee of \$75 per annum will be received by Future Gen Wealth. These payments are retained by Future Gen Wealth and are not paid to your Financial Adviser.

The payments for the AIA Value Share Program are:

- based on the total insurance premiums placed over a 12-month period ending 30 November 2017 and the rate of retention also within the same period, Future Gen Wealth may receive a bonus of up to 17.5% of annual net premiums in force and received by AIA. Our recommendation to you may assist us in reaching these limits.

#### **8.3.7 Disclosure**

Your Adviser will disclose fees and commission in the SoA or RoA and any conflicts that may influence the advice provided to you. In the event a conflict does arise, your Financial Adviser will give priority to your interest. The manner in which fees and commissions are calculated will also be detailed in your SoA or RoA.

### **8.4 Other forms of remuneration or benefits**

Future Gen Wealth and/or its Financial Advisers may receive non-monetary benefits from product providers and other similar parties in specific circumstances, such as:

- where the amount is less than \$300 and an identical or similar benefit is not given on a frequent and regular basis;
- the benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product advice; and/or
- the benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received will be disclosed in either a Conflicts of Interest Register or an Alternative Remuneration Register. A copy of Future Gen Wealth's Register is available upon request. If you wish to inspect the Register, please ask your Financial Adviser in the first instance.

## 8.5 Calculating and communicating fees and commission

Your Financial Adviser will detail in writing all fees, commissions and other benefits associated with their recommendations in your Service Agreement and/or Statement of Advice (SoA) or Record of Advice (RoA) as appropriate.

We will also provide you with the relevant Product Disclosure Statements issued by the product issuer which will detail any fees relating to the product recommended.

Your Financial Adviser will provide you with a Service Agreement, and/or SoA or RoA before they proceed to act on your instructions, except in cases of time-critical advice (e.g. risk advice) where written advice will be prepared within 5 working days of your signed application.

## 9 What to do if you are not satisfied with our service?

Future Gen Wealth and its Advisers are committed to providing quality advice and services to you. This commitment extends to providing accessible complaint resolution processes for you.

If you are not happy with your Adviser or the services provided to you, we encourage you to:

- Discuss your concerns/complaint with your Adviser in the first instance.
- If your concern/complaint has not been resolved to your satisfaction within 21 days or if you would prefer not to talk with your Adviser in the first instance, you can contact our Compliance Manager by phone or in writing to:

**The Compliance Manager**

**Future Gen Wealth Pty Ltd**

**Mail:** PO Box 1638, Coorparoo DC Qld 4151

**Phone:** 07 3391 1624

**Email:** [compliance@futuregen.solutions](mailto:compliance@futuregen.solutions)

- Our aim is to resolve your concern / complaint quickly and fairly.
- We will acknowledge receipt of your concern/complaint as soon as is practicable, this is generally within 48 hours.
- We will investigate the concerns/complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the matter and bring it to a resolution.
- If you are not fully satisfied with our response, you have the right to refer the matter to the external dispute resolution scheme below, of which Future Gen Wealth is a member:

**Financial Ombudsman Service Ltd**

**Mail:** GPO Box 3, Melbourne VIC 3001

**Phone:** [1800 367 287](tel:1800367287) (free call)

**Fax:** 03 9613 6399

**Email:** [info@fos.org.au](mailto:info@fos.org.au)

- Furthermore, The **Australian Securities and Investments Commission** (ASIC) has a free of charge info-line which you may use to find out information about your rights:

**Phone:** 1300 300 630 (within Australia)

**Phone:** +61 3 5177 3988 (outside Australia)

**Fax:** (03) 5177 3999.

## 10 Professional Indemnity

Future Gen Wealth Pty Ltd holds Professional Indemnity Insurance cover for the activities conducted our Australian Financial Services Licence (AFS Licence). The limit of the indemnity is \$2,000,000 for any one claim and \$4,000,000 in the aggregate for all claims arising out of our AFS Licence activities. The insurance will cover claims in relation to the conduct of representatives who are authorised or previously authorised under Future Gen Wealth at the time of the relevant conduct. We believe our Professional Indemnity Insurance cover satisfies the requirements of s912B of the Corporations Act 2001.

Please note you will not be covered for any financial services provided to you by a former representative if those services are provided to you after the representative has ceased to be a representative of Future Gen Wealth.

End of Document