Financial Services Guide

PART ONE

Financial Services Guide PART ONE

PROSPERITAS PLANNING

Introduction

This Financial Services Guide (FSG) is issued by **Prosperitas Planning Pty Ltd** ABN 69 683 058 960 Australian Financial Services License (AFSL) No. 569745 (Prosperitas Planning).

This FSG is designed to help you decide whether to use the financial services offered by Prosperitas Planning and its Authorised Representatives.This FSG contains information about:

- Prosperitas Planning, who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How Prosperitas Planning, your Adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

Authorised Representative Profile

This FSG must be read in conjunction with Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Any reference to an adviser will include the deals of the adviser's company if they are part of a corporate entity. If the adviser's profile is not attached, please ask the adviser for this profile, or contact Prosperitas Planning Head Office whose contact details are in the next section. Your adviser is authorised by us to distribute this FSG.

Please retain both Part One and Part Two for your reference and any future dealings with Prosperitas Planning.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

Advice Documents

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the commissions and information on relevant associations.

Where further advice is provided to you that does not involve a significant change your Adviser may provide an ROA. Where there is a significant change, you will be provided with an SOA.

Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is Prosperitas Planning?

Prosperitas Planning is a diversified financial services group that provides wealth management and stock broking licensee services. Prosperitas Planning is not related to any Bank or Institution.

Where Prosperitas Planning has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorised by Prosperitas Planning.

Who is your Adviser?

Your Adviser will be the Authorised Representative listed in Part Two of this FSG.

Lack of Independence

We confirm that neither Prosperitas Planning or your adviser are independent, impartial or unbiased as we receive insurance commissions that are not rebated in full to clients.

What kinds of financial services, products and advice are available to you?

Prosperitas Planning Financial Services is authorised to provide product advice on and to deal in the following strategies and classes of products to both Retail and Wholesale Clients:

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Wealth creation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice

Ongoing advice and review services

Prosperitas Planning's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

Prosperitas Planning supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals. Please note that only products approved by Prosperitas Planning Financial Services may be recommended by the adviser. Prosperitas Planning's Advisers act for you and not for any life insurance company, fund manager or bank.

Financial Services Guide PART ONE

PROSPERITAS PLANNING

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

Fee for Service

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

General Advice / Execution Only instructions

Where "General Advice" or an "Execution Only" instruction is provided, you may request particulars of remuneration payable to us and to your adviser, directly from your adviser. Please refer to the Adviser Profile attached for information about any portion of these fees that we may retain and please ask your adviser, or us, if you require further information about any of the fees and charges that you pay.

Commission

Commissions may be paid from a product provider to Prosperitas Planning and are at no additional cost to you. Product providers may pay Prosperitas Planning commission in association with the placement of the recommended products.

Generally, the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Fees and Remunerations in most instances will be paid to us, the Financial Services Licensee. We will then forward to your adviser their share of the fee or remuneration.

Referrals

If you are referred to a third-party provider, details of any arrangements will be disclosed in your Statement of Advice.

Please refer to Part Two of this FSG for details on your Adviser's current referral arrangements.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

How are Prosperitas Planning and your Adviser paid?

Except for your investment funds and policy premium payments where these are paid directly to the product provider, all payments are payable to Prosperitas Planning.

Your Adviser will pay Prosperitas Planning a fixed monthly administration fee for providing business support services, which is at no additional cost to you.

What other benefits may product providers give to Prosperitas Planning or your Adviser?

Some product providers may pay Prosperitas Planning allowances which are at no additional cost to you. These are payable to assist Prosperitas Planning with its operating expenses such as business development, marketing, education, training and professional development for its Advisers.

Some product providers may give Prosperitas Planning or your Adviser other benefits such as entertainment or sponsorship. Both Prosperitas Planning and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Prosperitas Planning and/or your Adviser.

Does Prosperitas Planning have any relationships or associations with financial product issuers?

Prosperitas Planning or its related entities may have affiliations with some of the investment and product providers that appear on its Approved Product List (APL). Details of any affiliation relative to the advice you will be receiving from your Adviser will be disclosed in your advice document.

What information should you provide to receive personal advice?

You will need to complete a Client Questionnaire which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this. The information obtained will be assessed by your Adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product.

Financial Services Guide PART ONE

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence.

We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

How We Collect, Use & disclose Information

Your adviser will retain the following personal information in your client file:

1. A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give you personal advice.
2. A copy of all personal advice provided to you. This includes the Statement of Advice or Record of Advice (SoA or RoA) provided to you when you initially received personal advice, as well as any subsequent advice. and
3. Other records relating to the provision of financial services and advice given to you. Ask your adviser if you would like to examine your client file. You can request a copy of any advice document either by phone or in writing. Please allow at least seven working days to process your request.

Your Privacy

We are committed to maintaining the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. If you do not provide the personal information requested, we may be unable to provide you with the financial services you have requested.

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information.

For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed by contacting us on 0402 163 222 or by writing to:

Privacy Officer

Prosperitas Planning Pty Ltd
Unit 1/ 19 Kremzow Road,
Brendale, QLD, 4500

or by asking your adviser for a copy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone, email or other.

Compensation arrangements

Prosperitas Planning confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended).

In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Prosperitas Planning and our authorized representatives in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with Prosperitas Planning for work done whilst engaged with us.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact your Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within 5 working days, please contact Prosperitas Planning's Compliance Manager by telephone or in writing. Prosperitas Planning will try to resolve your complaint quickly and fairly.

Compliance and Professional Standards Manager
Prosperitas Planning Pty Ltd
Unit 1/ 19 Kremzow Road,
Brendale, QLD, 4500

Or Email carl@goforwealth.com.au

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides financial services complaint resolution that is free to consumers.

Website: www.afca.org.au Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Prosperitas Planning is a member of this Service.

Professional Indemnity (PI) Insurance

Our professional indemnity insurance covers us and our authorised representatives for the services provided under our Australian Financial Service Licence.

This includes claims relating to the conduct of staff and representatives who no longer work for us but did so at the time of relevant conduct. Our policy meets the requirements of the Corporations Act 2001 (Cth).

Issued by:

Prosperitas Planning Pty Ltd

ABN 69 683 058 960 | AFSL 569745
Unit 1/ 19 Kremzow Road,
Brendale, QLD, 4500

Financial Services Guide PART TWO

PROSPERITAS PLANNING

Go For Wealth Pty Ltd ATF Cavallaro Future Trust

This document is issued by Prosperitas Planning Pty Ltd ABN 69 683 058 960 AFSL 569745 (Prosperitas Planning). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Go For Wealth Pty Ltd as trustee for the Cavallaro Future Trust 'Go For Wealth' is a Corporate Authorised Representative of Prosperitas Planning and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Go For Wealth Pty Ltd ATF Cavallaro Future Trust
Australian Company Number	609 331 731
Corporate Authorised Representative ASIC Number	1238209
Authorised Representative Name	Carl Cavallaro
Authorised Representative ASIC Number	335785
Business & Postal Address	Unit 1/19 Kremzow Road Brendale QLD 4500
Telephone	0402 163 222
Email	carl@goforwealth.com.au

Carl Cavallaro

Carl is a Sub-Authorised Representative of Go for Wealth and is authorised to advise and deal in the following products:

Strategies

Financial planning strategies including:

- Tax planning (in consultation with your tax adviser)
- Estate planning
- Business succession planning including life risk insurance
- Life Insurance and risk management
- Pre and post retirement planning
- Retirement income
- Social security advice
- Investments
- Self-managed superannuation funds (SMSF)
- Wealth accumulation
- Gearing
- Standard Margin lending
- Superannuation and rollover advice
- Asset allocation and management advice

Product Classes

- Deposit and payment products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life Products including: Investment Life Insurance Products, and Life Risk Insurance Products.
- Interests in managed investment schemes including: Investor directed portfolio services.
- Retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997).
- Securities.
- Standard Margin Lending Facility.
- Superannuation.

Remuneration

Prosperitas Planning receives all remuneration paid upon the provision of services by Carl and under contract deducts a Licensee fee from the amounts received from Go for Wealth and Prosperitas Planning then forwards the residual remuneration onto Go for Wealth. Go for Wealth then pays Carl and directors distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

We charge fixed price fees for initial meeting in the range of $0 and $1,200.

We charge fixed price fees for plan preparation and implementation in the range of $440 and $8,800.

Ongoing service fees may be a flat dollar amount in the range of $2,200 and $8,800 p.a. or a % of amount invested which ranges from 0.5% to 1% (excluding investments using geared funds). For example, if we charge a 1% ongoing service fee and you invest $100,000, your ongoing service fee will be $1,000.

All fees are exclusive of GST.

You will be invoiced directly for these fees and may elect to pay Prosperitas Planning directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to Prosperitas Planning for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

Commission on Life Insurance Products

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 33% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you.

All commissions are exclusive of GST.

Referral arrangements

Carl may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners Carl may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Carl will provide you with further details on the benefits received.