



FINANCIAL SERVICES GUIDE

THE FINANCIAL SERVICES REFERRED TO IN THIS GUIDE ARE OFFERED BY:

SELF SECURE LIFE Pty Ltd ACN 150 967 356

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ABN 53 162 990 795
ASIC Number 406706

Self Secure Life Pty Ltd is an Authorised Representative of Paradigm Wealth Management
Australian Financial Services Licensee Number 297465 ABN 97 101 700 949

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PURPOSE OF THIS GUIDE:

The main purpose of this document is to ensure you are given adequate information about the financial services being offered. It contains information about your adviser, the services we offer you; how we and your adviser are paid; any potential conflict of interest we may have; and our internal and external dispute resolution procedures and how you can access them. This guide should help you decide whether to use any of the financial services we provide.

You should also be aware that you are entitled to receive a Financial Plan (Statement of Advice) when we provide you with our initial advice. Your Statement of Advice will contain personal advice, the basis on which it is given and information about fees, commissions, conflicts of interest and associations that may have influenced the provision of the advice.

If we provide further advice to you it may be in a written Statement of Advice, or recorded in our Record of Advice. If that further advice is related to the advice we provided to you in a previous Statement of Advice you may request a copy of the previous advice Statement of Advice. Similarly you may request a copy of our Record of Advice at any time up to 7 years from the date of the further advice to you. You can request the record of the advice by contacting us in writing or by telephone or by email. If we recommend a particular financial product (other than Securities) we will give you information about the particular financial product - via a Product Disclosure Statement (PDS) - to help you make an informed decision about the financial product.

SELF SECURE LIFE Pty Ltd, through Paradigm Wealth Management Pty Ltd, holds professional indemnity Insurance ('PII') that meets the compensation requirements of the Corporations Act and ASIC's Regulatory Guide 126. The PII also provides cover for a period of time in relation to the conduct of past representatives or employees who may no longer work for Paradigm Wealth Management Pty Ltd. If you have any questions about our compensation arrangements please ask. Please retain this document for your reference and any future dealings with SELF SECURE LIFE Pty Ltd.

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS:

1. WHO IS PARADIGM WEALTH MANAGEMENT PTY LTD?

Paradigm Wealth Management Pty Ltd trading as Paradigm Wealth Management is a Financial Services licensee registered with The Australian Securities and Investments Commission (ASIC) under licence number 297465. Paradigm Wealth Management can offer a range of financial services listed within this Financial Services Guide. These services will be delivered by one of our professional financial advisers who has the necessary skills and accreditation to assist you with the service you require.

2. WHO IS MY FINANCIAL ADVISER?

Self Secure Life Pty Ltd is an authorised representative of Paradigm Wealth Management; it may provide you with advice relating to financial strategies and products under the law.

Paradigm Wealth Management is responsible for the vetting, monitoring and supervision of its representatives to ensure the highest possible levels of services, experience, and education.

3. WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED?

Paradigm Wealth Management is responsible for the financial services provided by its representatives but is not responsible for the performance of the underlying products themselves. Paradigm Wealth Management has approved the distribution of this FSG.

4. WHAT KINDS OF FINANCIAL SERVICES AND PRODUCTS ARE THE REPRESENTATIVES ABLE TO PROVIDE

Paradigm Wealth Management authorises SELF SECURE LIFE Pty Ltd to provide advice and deal on the following financial strategies and financial products

Financial Strategies

- | | |
|--|----------------------------------|
| ▪ Risk and insurance analysis | ▪ Superannuation planning |
| ▪ Business succession planning | ▪ Pre-retirement planning |
| ▪ Investment advice | ▪ Salary packaging advice |
| ▪ Savings & wealth creation strategies | ▪ Estate planning considerations |

Financial Products

- | | |
|---|--|
| ▪ Personal and group insurance | ▪ Retail and wholesale managed investments |
| ▪ Business succession insurance | ▪ Direct shares |
| ▪ Risk insurance [both life and investment] | ▪ Socially responsible investments |
| ▪ Superannuation products | ▪ Hedge funds |
| ▪ Self managed superannuation funds | ▪ Deposit products |
| ▪ Retirement income streams | ▪ Government stock and Debentures |
| ▪ Cash Management Trusts | ▪ Agribusiness products |
| ▪ Direct fixed interest | ▪ Master trust products |
| ▪ Standard Marginal Lending facilities | ▪ Geared products |

5. WHAT KINDS OF FINANCIAL SERVICES AND PRODUCTS ARE THE REPRESENTATIVES UNABLE TO PROVIDE

SELF SECURE LIFE Pty Ltd is unable to provide advice on the following financial strategies and financial products. However, a referral can be arranged for these financial services and products at your request.

Financial Strategies

- Superannuation advice relating to divorce planning

Financial Products

- Direct Property
- General insurance

It is important for you to understand that we do not endorse, recommend or are responsible for the services and products being promoted by any service providers which fall outside the services and products provided by Paradigm Wealth Management.

6. WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONALISED ADVICE?

We will complete a Client Questionnaire with you, which may record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information, so that you receive the most appropriate advice.

You have the right to withhold private information, but this may compromise the effectiveness of our advice in addressing your objectives.

You should read the warnings contained in the Client Questionnaire and Statement of Advice carefully before making any decision relating to a financial strategy or product.

7. HOW CAN I GIVE YOU INSTRUCTIONS ABOUT MY FINANCIAL PRODUCT/S OR SITUATION?

When you request personal advice, a Statement of Advice will be presented outlining our recommendations. Once you are comfortable with the recommendations, we can assist you to implement the recommendations. In order to assist with the implementation, your authorisation is required by signing the 'Authority to Proceed' section located in the Statement of Advice.

In any instance you can contact us directly with any instructions relating to your financial products or situation. Our contact details are located on the first page of this document.

8. WHO MAY ACCESS THE INFORMATION I PROVIDE?

We have implemented a privacy policy, which ensures the privacy and security of your personal information. We are committed to complying with the Privacy Act requirements. Please ask us if you wish to obtain a copy of our privacy policy.

It is important to note that in order to best meet your needs and provide you with financial services and advice, we may need to disclose your personal information to other parties. Typically these parties may include fund managers, life companies, related entities, and other licensees. Similarly we may bring to your attention products and services or other information which may be relevant to your personal situation and/or Statement of Advice. At these times you will be given the opportunity to choose whether or not you continue to receive such information.

Paradigm Wealth Management reserves the right to appoint another representative to service you. In these circumstances we will write to you advising you of the change.

9. WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE?

We maintain a record of your personal details, objectives, and financial situation. We also maintain records of any recommendations provided to you.

If you wish to examine your file, it is available upon request.

10. HOW WILL I PAY FOR THE SERVICES PROVIDED?

The fees that may be charged are:

- i Commissions
- ii Advice Fee; or
- iii Fee for Service

All fees and / or commissions charged will be fully detailed in the Statement of Advice and / or Service Agreement you receive. All fees disclosed are exclusive of GST.

i. Commissions

a. Upfront Commissions

Upfront commissions are a one off payment that are generally paid by the product provider, or underwriter, and are payable at the time of purchase. They are calculated as a percentage of the insurance premium paid by you or a percentage of funds that are held under management. The commissions are deducted from the insurance premiums paid or from your investment portfolio. Insurance products range between– between 20% and 125% of the premium you pay, whilst superannuation and investment products range from 0.10% to 4.0% of funds under advice.

b. Ongoing Commission

Ongoing commissions may be payable during the life of a product as part of the Product Provider's ongoing charges. Insurance products range between 0% and 30% of the renewal premium. Whilst superannuation, and investment products, will generally range between 0.10% and 2.0% of funds under advice.

Importantly, the commission received is not in addition to the premium for the insurance product and there is no additional charge to you. All commissions payable will be detailed in the relevant Statement of Advice.

ii. Advice Fee

Initial advice – in some instances an advice fee may be charged for the work that we do to provide specific advice. This fee will be agreed with you prior to any advice being given and will vary depending upon the complexity of advice that is required.

Ongoing Service – this fee (also called a retainer fee) may be charged for the ongoing management and review of existing plans and portfolio's to ensure that strategies remain appropriate (Superannuation and Investment products only). This fee will be agreed with you and will vary depending on the level of service that is required.

iii. Fee for Service

For specific one-off advice, a Fee for Service may be paid. This fee is based on the complexity and time spent on the preparation and / or the implementation of any advice you receive.

For example, a one-off fee may be payable in the event of an insurance claim based on the time spent on investigations into the eligibility of a claim and the coordination of paperwork and advice during the claim process.

The Fee for Service payable will be agreed upon and disclosed in a Service Agreement prior to providing you with the advice.

Possible Conflicts of Interest

Self Secure Life, its Directors, and employees may at anytime hold investments, or have interests, in products, or the product providers, recommended to you by the financial advisers.

11. HOW WILL SELF SECURE LIFE AND THEIR FINANCIAL ADVISERS BE PAID FOR THE SERVICES PROVIDED?

Self Secure Life

All fees, commissions and brokerage disclosed in the Statement of Advice are payable to Self Secure Life.

Representatives

SELF SECURE LIFE Pty Ltd may pay its employees a combination of bonuses, and other benefits such as training assistance and attendance at industry forums for the provision of financial services.

Other Benefits

In addition to the remuneration detailed above, if Self Secure Life or its financial advisers become eligible to receive any other benefits from Product Providers they will be detailed in the relevant Statement of Advice.

12. WILL ANYONE BE PAID FOR REFERRING ME TO YOU?

A third party referrer may receive a referral fee or commission for introducing you to Self Secure Life or their financial advisers. The fee will be paid to the referrer by Self Secure Life and will not involve any additional cost to you. Any referral fees payable will be detailed in your Statement of Advice.

13. WILL YOU BE PAID FOR REFERRING ME TO A THIRD PARTY FOR ADDITIONAL SPECIALIST SERVICES?

Where we refer you to a third party for additional specialist services, we generally do not receive a fee. Should we be eligible to receive a fee, this will be disclosed in the Statement of Advice provided to you.

14. WHAT SHOULD I DO IF I HAVE A COMPLAINT?

If you have any complaints about the services provided to you or about personal information held you should take the following steps:

1. Contact SELF SECURE LIFE Pty Ltd and tell them about your concern.

2. If your concern is not satisfactorily resolved within 3 days, please contact Paradigm Wealth Management's office on (03) 8646 4000 or put your complaint in writing and send it to Paradigm Wealth Management at Level 7, 215 Spring St, Melbourne VIC 3000. We will try to resolve your complaint quickly and fairly.

3. Paradigm Wealth Management is a member of Financial Ombudsman Service (FOS).

If you do not get a satisfactory outcome you may escalate your complaint as follows:

- If your complaint relates to Financial Advice or Personal Insurance Product purchased you can contact the Financial Ombudsman Service (FOS) on 1300 780 808.
- If you have a complaint relating to superannuation matters, you contact FOS on the number listed above or the Superannuation Complaints Tribunal on 1300 884 114.
- If your complaint relates to personal information held you can contact the Office of the Privacy Commissioner on 1300 363 992.

If you still do not get a satisfactory outcome you can contact the Australian Securities and Investments Commission (ASIC) on their info-line on 1300 300 630 to find out which complaints scheme may be available to assist you to settle your complaint.

FINANCIAL SERVICES GUIDE RECEIPT ACKNOWLEDGMENT

I/We acknowledge that I/we have received a copy of the Financial Services Guide prior to receiving any advice. I/We also confirm that our representative has explained the information contained within the Financial Services Guide.

Print Client Name (1)	Client Signature	Date

Print Client Name (2)	Client Signature	Date

REPRESENTATIVE COPY - DETACH AND RETAIN ON YOUR CLIENT FILE
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