



# 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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# 1 Welcome

We understand how important financial advice is in providing you with peace of mind. We thank you for considering Future Gen Wealth and our Team of qualified and experienced Financial Advisers to assist you on 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 and
- 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 the tools to enable you to feel secure about your future and have the confidence to dream.

We find meaning by closing the gap between where you are now and where you want to be.

### 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
- Future Gen Accounting 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 having access to a broad range of investment, superannuation and insurance products on our Approved Product List (APL).

As part of our commitment to you, Future Gen Wealth Authorised Representatives are members of the Financial Advice Association Australia (FAAA). Our Advisers adhere to the [FAAA's Professional Code](#). The embedded principles of this Code serve as the minimum standards of 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.

### Not Independent

**Because Future Gen Wealth Pty Ltd and Murray Wilkinson and Associates Pty Ltd (trading as Future Gen Solutions) receives commissions from life insurance companies, neither of these entities nor the financial advisers can be classified as independent, impartial or unbiased. The Corporations Act states if a Licensee or an Adviser receives commissions from a product issuer they cannot claim to be independent, impartial or unbiased.**

## 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>

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>Professional Memberships</b>	Financial Advice Association Australia (CFP Member)
<b>Financial Adviser (Relevant Provider)</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. Murray is the Director and Senior Financial Adviser of Murray Wilkinson & Associates Pty Ltd and a Responsible Manager of Future Gen Wealth.

- **Thomas Wilkinson**

<b>Qualifications</b>	BCom, BEcon, DipFS(FP), CertIV F&MB, AFP®
<b>Professional Memberships</b>	Financial Advice Association Australia (AFP Member)
<b>Financial Adviser (Relevant Provider)</b>	Authorised by Future Gen Wealth to provide personal financial advice as a Sub-Authorised Representative of MWA  ASIC AFS Representative Number: <b>1269154</b>
<b>Email</b>	<a href="mailto:tom.wilkinson@futuregen.solutions">tom.wilkinson@futuregen.solutions</a>
<b>Experience</b>	Tom joined Murray Wilkinson & Associates Pty Ltd in June 2013. Tom has completed his Bachelor of Commerce and Economics in 2015 and attained his Authorised Representative status in November 2018. Tom is a Director and Authorised Representative of Murray Wilkinson & Associates Pty Ltd and a Responsible Manager of Future Gen Wealth.

- **Jeremy Bogovac**

<b>Qualifications</b>	BEng(Hons)/BEng(Hons), GradDipBus(FP), AFP®, SSA®
<b>Professional Memberships</b>	Financial Advice Association Australia (AFP Member)  Self-Managed Superannuation Fund Association (SMSF Specialist)
<b>Financial Adviser (Relevant Provider)</b>	Authorised by Future Gen Wealth to provide personal financial advice as a Sub-Authorised Representative of MWA  ASIC AFS Representative Number: <b>1304620</b>
<b>Email</b>	<a href="mailto:jeremy.bogovac@futuregen.solutions">jeremy.bogovac@futuregen.solutions</a>
<b>Experience</b>	Jeremy joined Murray Wilkinson & Associates Pty Ltd in August 2021. Jeremy has completed his Graduate Diploma in Business majoring in Financial Planning. Jeremy is an Authorised Representative of 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 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. There may be occasions where we are briefing solicitors for the purposes of Estate Planning, where we will negotiate a reduced fee for our clients and package into our Estate Planning fee, the solicitor fee and the fee involved for our work. We will on these occasions, invoice you for the total fee and make payment to the solicitor concerned.

### 3.5 Securities

If your Adviser identifies you require specific securities advice i.e. advice on one share or a number of listed shares, we may refer you 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 after completing the approval process. Where the financial product is "fit for purpose" and meets your needs, we will generally not make a recommendation to change product unless there is a good reason that is in your best interest to do so.

## 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) and
- 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 sufficient information and detail 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 along with 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). We are required to keep your records for a minimum period of seven (7) years. 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)**

Should you enter into an ongoing service fee arrangement which is greater than 12 months then a Fee Disclosure Statement will be issued to you. 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.

## **5 Providing instructions to your Adviser**

You may instruct your Adviser to provide products or services via an online meeting, by phone call, text message, email or letter. Your Adviser can also take instructions from you to transact on your behalf and place a financial product without providing financial advice.

## **6 Your privacy**

### **6.1 Respecting your privacy**

Future Gen Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information

Your adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not to provide personal information to us. However, by doing so this may impact the quality of the advice provided. Additionally, we may also decline to provide advice if we feel we have insufficient information to proceed.

Future Gen Wealth are subject to 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 under 'Our Resources', then 'Privacy'. Our website: <https://futuregen.solutions/>

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

## **6.2 Information we may collect**

We 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, and
- other information relevant to meeting your needs and providing advice.

With your permission, we may also collect information about you from other sources i.e. Accountants, Legal Providers, other Financial Advisers, Financial Institutions and Superannuation Providers.

When 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, we 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. With your consent 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.

## **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 and
- 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 license 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. The fees we charge are flat dollar fees, whether that be for strategies that involve 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 generally obligation free and at no cost. In some cases, due to the complexity and nature of your circumstances, an initial consultation fee 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 Fixed Term Service Fee:

- If you elect to engage our services on an ongoing basis, you will be charged a fixed term 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 services to be provided and the associated fee will be discussed and agreed with you prior to proceeding. Fixed term service fees are for a period of no greater than 12 months.

## 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 provider on a periodic basis.

### 8.3.2 Hourly rate direct charges and project fees

In some instances, it may be appropriate to charge an hourly rate for financial services provided. The current rate (inclusive of GST) is \$220 - \$550 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	\$550

Financial Adviser	\$440
Paraplanner	\$330
Client & Adviser Services Coordinator	\$220

- Alternatively, we will scope the range of services of required and provide you with an all-inclusive project fee.
- We will not proceed with any work until we have your consent.

### 8.3.3 Insurance Policies

Future Gen Wealth may invoice you a fee for the cost involved to analysis your situation, research, writing advice and meeting with you to explain the advice and then implement the recommendations contained in the advice. We will advise you of what fees are involved and seek your consent before we proceed.

We may also be remunerated by way of commission payment paid by the Life Insurance Provider. You need to be aware, that should premiums cease to be paid within two years of commencement and the policy lapses, then the Life Insurance Provider will recover all or part of the commission paid to Future Gen Wealth. For this reason, should we adopt the commission payment approach, we reserve the right to invoice you for the costs we have incurred in analyzing your situation, conducting research and providing and implementing Advice recommendations.

Should we adopt remuneration by way of commission, the commission arrangements are:

- The initial commission that Future Gen Wealth may receive on insurance policies can be up to 66% of the first year's premium. For instance, if your annual premium is \$1,000, the initial commission will be up to \$660.
- 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.

### 8.3.4 Margin Lending

We do not receive commission payments from margin loan products.

### 8.3.5 Other Products

Future Gen Wealth receives payments from legacy product providers from *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 these legacy account balances. 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 for the purposes of conducting ongoing research and diligence. These monies are not paid to your Financial Adviser.

### 8.3.6 Disclosure

We will disclose fees and commission in the SoA or RoA and any conflicts that may influence 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

We 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

We 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?

We 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 the services provided to you, we encourage you to:

- Discuss your concerns/complaint with us 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 may 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:** [enquiries@futuregen.solutions](mailto:enquiries@futuregen.solutions)

- Our aim is to resolve your concern / complaint quickly and fairly.
- We will acknowledge receipt of your concern/complaint within one business day, this is generally within 24 hours.
- We will investigate the concerns/complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the matter and bring it to a resolution. If we require an extension for reasons which are complex or outside of our control, we will write to you before the 30 days.

- 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:

**Australian Financial Complaints Authority (AFCA)**

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

**Phone:** [1800 931 678](tel:1800931678) (free call)

**Fax:** 03 9613 6399

**Email:** [info@afca.org.au](mailto:info@afca.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 \$2,500,000 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**