# Financial Services Guide (General Advice)

Donna Ripper is a Sub-Authorised Representative (No 307072) of Insurance Watch Pty Ltd. Insurance Watch Pty Ltd is a Corporate Authorised Representative (No 301423) of Synchron Advice Pty Ltd AFSL 243313.

The Authorised Representatives have been appointed by Synchron Advice Pty Ltd to provide financial services in relation to the Insurance Product outlined in the PDS accompanying this FSG:

## This Financial Services Guide (FSG)

Is dated 4th August 2026. It provides you with information about the financial services provided to you by Synchron Advice Pty Ltd, and its representatives.

You should also refer to the Product Disclosure Statement (PDS) for the insurance product. The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product. The PDS includes information such as the risks, benefits and characteristics of the particular Insurance Product.

**Synchron Advice Pty Ltd**

(AFSL 243313 ABN 33 007 207 650)

"The Licensee" which is a wholly owned subsidiary of WT Financial Group Limited (ACN 169 037 058)

**Head Office**

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## Financial Services Provided

Synchron Advice representatives may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorised to provide you with **general advice** about the insurance product. They are not able to provide you with personal advice, which means they will not consider your personal financial circumstances, needs and objectives.

## Absence of Independence

We are unable to call ourselves independent. The law prevents most advisers from using such words as independent, unbiased, or impartial.

If, for example, an adviser gets paid a commission to help a client arrange insurance or work within a functional restriction such as an Approved Product List, they are prohibited from calling themselves independent. Most advisers who receive insurance commissions charge their clients little (if anything) for the advice and service. Advisers within The Licensee receive these commissions.

So, although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased, or impartial.

## How do I pay for the financial services provided?

Our adviser may receive up-front commission of up to 60% (exclusive of GST) of your first annual insurance premium for arranging your cover. In addition, your adviser may receive, after the first year, an ongoing annual commission of up to 20% (exclusive of GST) of your annual insurance premium. Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level commissions) the above commission caps do not apply.

These commission payments are made by the relevant product issuers and are not an additional cost to you. However, your adviser may also charge a fee. Insurers can deduct premiums directly from you or from your superannuation account balance.

If you do not continue with a purchased life insurance product for a full 24 months, the commission received by The Licensee and the adviser is returned to the insurance company, in full or part, and you may then be invoiced for this amount.

## What other payments and benefits may The Licensee, and your adviser receive?

Sometimes in the process of providing advice and other financial services, The Licensee or your adviser may receive benefits from product providers such as sponsorship of events, subsidised educational conferences, rebates, bonuses, preferred product rates or other fees.

## Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time. Advisers may receive benefits from associated Licensee companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. However, these benefits cannot be accepted on a frequent or regular basis or over the value of $300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

## Referral fees

We or your adviser may pay a referral fee to a third party who refers clients to us. We or your adviser may also receive a referral fee for referring you to another service provider. Further information about referral fees, including the amount payable or receivable and how it is calculated, will be disclosed in the General Advice/Execution Only: Authority to Proceed document provided to you.

## What kind of compensation arrangements do we have?

The Licensee confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s912B of the Corporations Act 2001. This insurance also covers the conduct of financial advisers who were authorised by us at the time of your complaint but are no longer so.

## What if I have a complaint?

We are committed to ensuring that your adviser provides you with quality advice. This commitment extends to providing accessible complaint resolution mechanisms should you be dissatisfied with the service you receive.

If you have any complaint about the service provided to you, you should take the following steps:

- Contact your adviser and tell your adviser about your complaint. Most issues occur through miscommunication, and it is your adviser's responsibility to ensure you understand what is happening, including the strategies, products, and services they provide you. We encourage you to contact your adviser first.
- We will acknowledge your complaint within 24 hours.
- If your complaint is not satisfactorily resolved within 5 days please contact The Licensee by phone, mail or email and we will work to resolve the matter within 30 calendar days from the initial compliant.
- You can also lodge your complaint directly with The Licensee by emailing complaints@wtfglimited.com
- If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, an approved external dispute resolution scheme, of which The Licensee is a member.

**Australian Financial Complaints Authority**

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678 Email: info@afca.org.au Website: www.afca.org.au

The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 that you may use to make a complaint or obtain information about your rights.