

Equity & Super

FINANCIAL SERVICES GUIDE

AFSL 410041

ABN 44138 056 363

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Financial Services Guide

Purpose of this Financial Services Guide (“FSG”)

This FSG has been issued to outline important information to consider in making a decision about using any of the services provided by Equity&Super. It contains important information about:

- Equity & Super Pty Ltd (Equity&Super)
- The financial services we offer and their costs
- Any potential conflict of interests we may have;
- Our internal and external dispute resolution procedures;
- Our compensation arrangements; and
- Our Privacy Policy Statement.

This FSG contains general information, so please contact us for more information if you require it. We have authorised the production of this FSG and are responsible for the financial services provided to you by our advisers on our behalf.

Information about Equity&Super

Equity&Super is different to many investment advisory practices as it holds its own Australian Financial Services Licence (AFSL 410041) that has been issued by the Australian Securities and Investments Commission (ASIC). Equity&Super is authorised to provide a range of financial services, including securities advisory and dealing services to retail and wholesale investors.

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence. This includes the need to have compensation arrangements in place with a Professional Indemnity insurer.

Equity&Super services and financial products

Equity&Super is authorised to provide advice (both general and personal) and deal and arrange for a person to deal in

- Securities
- Derivatives
- Managed investment schemes
- Basic and Non Basic deposit products
- Government debentures, stocks or bonds
- Superannuation
- Margin Lending

For retail and wholesale clients.

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Who is your adviser?

Your adviser is a director or employee of Equity&Super. Your adviser has met the educational requirements and continuous professional development to be a financial adviser. Your Adviser acts on behalf of Equity&Super who are responsible for the services they provide.

Statement of advice and record of advice (retail clients only)

When we give retail clients personal advice, a Statement of Advice “SOA” may be issued to record the basis and rationale of our advice.

If we issue a SOA it should reflect our understanding of your personal circumstances, your investment goals and our view on specific investment products. The SOA will also include the fees and commissions we receive when providing advice and disclosure of potential conflicts of interest we may have in dispensing our advice.

Where you maintain your advisory relationship with Equity&Super, a SOA is generally not provided for further advice situations, provided that your personal circumstances and the basis for our advice are not significantly different from the relevant personal circumstances and basis for our advice prevailing at the time of our earlier advice. In this case, if we don't provide you with a SOA, you may still request a record of further advice, where we have not already given one. To request a record of further advice, contact your Equity&Super Adviser (see contact details below). You have seven years to request a record of further advice.

In general, we must provide you with the SOA the first time we provide you with personal advice about each type of financial product or when there has been a significant change in your circumstances.

Product disclosure statement

When we recommend a financial product, other than ASX listed securities and derivatives; we will also provide you with a Product Disclosure Statement (PDS) when required. A PDS contains important information about the product, including how it works, its significant benefits and risks and how to invest in it. It is important for you to consider the matters outlined in a PDS, and your current and future financial requirements, before making a decision whether to hold or acquire any financial product.

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Transaction instructions

You may instruct us to transact on your behalf by telephone, email, letter, facsimile and electronic means or through a third party. If you wish to give instructions via a third party, you must complete the Third Party Authority contained in the Client Services Agreement Form. You can obtain this from your Adviser or from Equity&Super.

Equity&Super will provide execution services for transactions in financial products executed through the ASX for our clients.

How we and others are remunerated for the financial services we offer

All fees are payable to Equity and Super Pty Ltd.

Simon Cunnington is the majority shareholder of Equity&Super and a director of the business. Simon is paid a salary and shares in the profits generated by the business.

The other advisers of the business are employees. They are remunerated by salary and may receive bonuses or other benefits, which are based on a number of factors including the revenue generated by the business.

Transaction (brokerage) fees

Your transaction-based fee (brokerage) is charged when we arrange to buy or sell assets on your behalf. Brokerage is calculated as a percentage of the transaction price of up to a maximum of 1.25% of the transaction price. Brokerage is added to the purchase cost or subtracted from the sales proceeds and collected by the executing broker. The executing broker retains part of the brokerage charged and pays the balance to Equity&Super Pty Ltd.

Plan preparation fee

Depending on the services you require we may charge you a plan preparation fee. This fee is based on the scope and complexity of advice we provide to you and will be agreed with you before any services are provided.

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Placement fees

We may assist you in a range of investment processes, including investing in Initial Public Offerings, participating in placements, corporate actions or provide services for which a stamping fee may be paid.

In these circumstances the product issuer may pay us a fee for assisting and or introducing you to the investment opportunity. These fees if any are disclosed in the relevant PDS, offer document or prospectus.

Commissions

Equity&Super may receive commissions from some managed funds and margin loan providers. These will typically be based on the amount invested and will continue to be paid for as long as you hold the product.

The commission amount varies depending on the investment so we will tell you the exact amount in the SOA when we recommend a product to you.

Conflicts of interest

Equity&Super or your Adviser may hold a beneficial interest in securities or derivatives that they recommend to you. They may also trade (buy or sell) the securities or derivatives after they have been recommended to you. Equity&Super will disclose to you in the SoA or RoA any significant holdings in securities or derivatives they may own.

Other benefits

We may also receive additional benefits by way of sponsorship of education seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register that is available to you upon request.

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Your privacy

The privacy of your personal information is important to us.

Equity & Super Pty Ltd complies with the State and Federal Privacy Laws including the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Equity&Super is committed to your privacy and to continue providing financial services in a confidential and safe manner.

We collect information about you during the course of providing our financial services to you and may need to disclose this information to others in the course of providing those services.

Our privacy policy is available upon request.

Our dispute resolution procedures

To let us know about any complaint or concern you may have, please contact the Equity&Super adviser with whom you have been speaking and explain your concerns. If your complaint is not satisfactorily resolved within three business days, then contact our Complaints Officer on:

Phone: (03) 9645 0870

Fax: (03) 9645 0860

Email: info@equityandsuper.com.au

Write to:

Equity&Super Pty Ltd
Level 1 298 Coventry Street
South Melbourne VIC 3205

We will provide you with full details of our internal and external complaints resolution procedures, and will endeavour to resolve your complaint quickly and fairly.

If you are still not satisfied with our response and wish to proceed further you have the right to take your complaint to an independent complaints resolution body.

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Financial ombudsman service

GPO Box 3
Melbourne VIC 8007

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

ASIC has an info-line on 1 300 300 630, which you may use to make a complaint or to obtain further information about your rights.

Professional indemnity insurance

Professional indemnity insurance in accordance with the requirements of the Corporations Act is held.

For further information

If you would like to know more about the services Equity&Super provide or become a client please contact:

Equity&Super

Level 1

298 Coventry Street

South Melbourne VIC 3205

Phone: (03) 9645 0870

Fax: (03) 9649 7253

www.equityandsuper.com.au

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