

Financial Services Guide

Equity Trustees Wealth Services Limited

Authorised for distribution by:
Equity Trustees Wealth Services Limited

ABN 33 006 132 332

Australian Financial Services Licence No. 234528

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Introduction

This Financial Services Guide ('FSG') is issued by Equity Trustees Wealth Services Limited ('Equity Trustees Wealth Services', 'we', 'us' or 'our'), ABN 33 006 132 332 under the requirements of its Australian Financial Services Licence ('AFSL') number 234528. It is designed to assist you in deciding whether to use any of the services offered by Equity Trustees Wealth Services. This guide also provides you with information about:

- The services and products provided by Equity Trustees Wealth Services. It outlines the kinds of services and products Equity Trustees Wealth Services is authorised to provide under its AFSL.
- Remuneration received by Equity Trustees Wealth Services and other related persons. It outlines the remuneration, fees, charges and other benefits that Equity Trustees Wealth Services, its representatives, officers and other related persons, receives in connection with the financial services Equity Trustees Wealth Services provides; and
- Equity Trustees Wealth Services' Complaints handling process.

You will receive an FSG when Equity Trustees Wealth Services provides you with financial product advice or recommends a financial product or service.

Other documents you may receive

You may also receive other documents when Equity Trustees Wealth Services provides services or products to you.

Statement of advice

If we provide you with personal financial product advice, we will give you a Statement of Advice.

The Statement of Advice will contain the advice, the basis on which it is given and information about fees, costs and any associations which may have influenced the advice.

Product Disclosure Statement or other offer document

This contains general information about the product including:

- The terms and conditions for the product
- Any significant risks associated with holding the product
- Information about the costs of the product; and
- Details of fees and charges the product provider receives for issuing the product.

You may receive a Product Disclosure Statement when Equity Trustees Wealth Services issues you with a product, offers to issue a product to you, or recommends a product to you as part of personal advice.

Record of Advice

If you have previously received a Statement of Advice from us, any further advice we give may be recorded via a Record of Advice, provided you have not had a material change in your circumstances, or the basis for the advice has not changed significantly. The Record of Advice will outline any further advice and the basis of any new recommendations. However, if we provide further advice to you and your circumstances or the basis for the advice has changed significantly, then we are obliged to provide you with another Statement of Advice.

Fee Disclosure Statement

If you enter into an ongoing fee arrangement to receive ongoing financial services from us for a period greater than 12 months, you will receive an annual Fee Disclosure Statement from us. The Fee Disclosure Statement will detail the fees paid by you, the services provided to you, and the services you were entitled to receive.

Contact us

You can contact us in the following ways:

By mail

Equity Trustees Wealth Services Limited
GPO Box 2307
Melbourne VIC 3001

By phone

+61 3 8623 5000

By facsimile

+61 3 8623 5200

By email

equity@equity.com.au

website

www.eqt.com.au

Products and Services

Equity Trustees Wealth Services is a holder of an AFSL. Under this licence, Equity Trustees Wealth Services can provide advice and services in relation to the following products:

- Deposit products
- Non-cash payment facilities
- Investment, life and general insurance products
- Government debentures, stocks or bonds
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS) and Managed Discretionary Account (MDA) services
- Derivatives
- Superannuation
- Securities and
- Traditional Trustee services:
 - Will preparation
 - Estate planning
 - Estate administration
 - Trust administration
 - Taxation services
 - Charitable Foundations

We are also authorised under our AFSL to operate registered schemes and a custodial or depository service (other than an IDPS).

Personal Advice

Our Private Client Advisers offer a personal advice service on both a face-to-face and phone basis. Through this service, we provide you with a limited personal advice service after considering your financial situation, personal needs and objectives. This type of advice will be provided at a fixed cost and you will receive a Statement of Advice at the completion of this service.

What is Personal Advice?

Personal advice takes into account one or more of your personal objectives, financial situation and needs. You do not have to tell us this information but if you do not, or if you provide incomplete information, the advice we give you may not be appropriate for you. Please read any warnings contained in the relevant Statement of Advice we give you.

Who provides the Services?

Any financial services offered will be provided by the licensee through its representatives.

These representatives are referred to as Private Client Advisers.

Equity Trustees Wealth Services offers the following advice strategies for clients:

- Wealth creation
- Investment advice
- Wealth protection, and
- Other strategies as requested.

Arrangements with external service providers

Equity Trustees Wealth Services may from time to time engage a third party to provide financial services on its behalf. In most cases the third party will be required to hold its own AFSL, however where this is not the case, the third party will provide the financial services as an authorised representative of Equity Trustees Wealth Services. Authorised representatives may either be individuals or bodies corporate.

Business interests and Associations

Equity Trustees Wealth Services is a wholly owned subsidiary of Equity Trustees Limited ABN 46 004 031 298. ('Equity Trustees') Equity Trustees was established in 1888 by an Act of the Victorian Parliament, to provide trustee and executor services, offering traditional trustee and estate management duties. Equity Trustees has developed into a financial services provider offering a broad range of products and services to a diverse client base.

Benefits Equity Trustees Wealth Services may receive

Fees and charges

Equity Trustees Wealth Services may charge fees for services and products it provides to you.

A schedule of fees is provided on the Equity Trustees Limited website www.eqt.com.au/wealth-management--estate-planning/fees.aspx

Remuneration or other benefits received by Equity Trustees Wealth Services

Your Private Client Adviser is a salaried employee of Equity Trustees. They may also receive bonuses calculated by reference to meeting certain performance targets. The amount of salaries, bonuses and other benefits which employees may be entitled to, will depend on various factors including the performance of that person, as well as overall financial performance

Do we receive any other forms of remuneration?

Your Private Client Adviser may receive an alternative form of remuneration. Should this arise and the value of this remuneration is equal to or exceeds \$300 in value, it will be recorded in a public register. This register is available to you for inspection within 7 days of your request.

If you receive personal advice, more detailed information about fees, commissions or other benefits payable to Equity Trustees or your adviser will be contained in or with your Statement of Advice, Record of Advice, Fee Disclosure Statement or the Product Disclosure Statement for the relevant product.

Referral benefits

Equity Trustees Wealth Services may pay third parties for referring customers to Equity Trustees Wealth Services.

This payment could be made up of one or more of the following:

- A single one-off payment or benefit for the referral.
- A percentage of the total amount initially invested as a result of the referral; or
- A percentage of the ongoing value of the amount initially invested as a result of the referral.

Providing instructions to Equity Trustees Wealth Services

You can contact Equity Trustees Wealth Services by using the contact details set out in this guide. Some products and services may have their own rules around how to provide instructions to carry out certain transactions.

Please refer to the Product Disclosure Statement for your product for these details where applicable.

Making a Complaint

If you have a complaint about any of our products or services, Equity Trustees Wealth Services has established complaints resolution procedures that aim to deal with and resolve your complaint. For the fastest possible resolution to your complaint, gather all the facts and documents about the complaint, think about the questions you want answered and decide what you want us to do.

Next contact the department that handled the matter and explain the problem. If your complaint has not been resolved to your satisfaction, please contact our Complaints Officer:

Complaints Officer

Equity Trustees Ltd
GPO Box 2307, Melbourne Vic 3001
Telephone +61 3 8623 5000
Facsimile +61 3 8623 5200
Email equity@eqt.com.au
Web: www.eqt.com.au

Where your complaint relates to our advisory services and you are not satisfied with, or have not received a response from us within 45 days, or where your complaint relates to Traditional Trustee Services and you're not satisfied with or have not received a response from us within 90 days, you may contact the following external dispute resolution schemes for assistance in resolving your complaint:

Financial Ombudman Service

GPO Box 3, Melbourne VIC 3001
Telephone 1300 780 808
Facsimile 03 9613 6399
Email info@fos.org.au
Web www.fos.org.au

Australian Securities and Investments Commission

The Australian Securities and Investments Commission's (ASIC) website contains information on complaints about companies and people and describes the types of complaints handled by ASIC.

To obtain further information contact the ASIC information line:

Telephone 1300 300 630
Email: infoline@asic.gov.au
Website: www.asic.gov.au

Compensation and insurance arrangements

Equity Trustees Wealth Services has Professional Indemnity Insurance in place as a subsidiary of Equity Trustees.

The insurance covers loss or damage suffered by retail clients due to breaches of obligations under Chapter 7 or the Corporations Act by Equity Trustees Wealth Services and its representatives in respect to the provision of financial services. This includes losses caused by negligent, fraudulent or dishonest conduct.

The insurance will also cover claims in relation to the conduct of former representatives/employees who no longer work for Equity Trustees Wealth Services (but who did at the time of the relevant conduct).

Privacy

Personal information that you provide to Equity Trustees Wealth Services in respect of receiving a financial service or product is subject to Privacy legislation. This information is handled in accordance with our Privacy Policy in order to protect your personal information.

You may access any personal information that we hold about you, simply by contacting us, however some information may be subject to some exceptions allowable by law. Should an exception apply, we will give you reasons if we deny access. If you have any questions about how we handle your personal information or if you wish to access the personal information that Equity Trustees Wealth Services holds about you, please contact the Equity Trustees Privacy Department on 03 8623 5000 or visit our website at www.eqt.com.au.