

FINANCIAL SERVICES GUIDE

Cooper Partners Financial Services Pty Ltd ("CPFS") holds an Australian Financial Services licence which authorises us to advise in superannuation, estate planning and business succession related matters.

About this Document

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services that we offer. The matters covered in this FSG include:

- Who we are and our contact details
- The services we are authorised to provide to you under our licence
- Our remuneration structure
- Details about our dispute resolution procedures and how you can access them

Your Contact Person

Your Contact Person is the individual who is identified in the engagement documents as being the Director responsible for providing our services to you. In all our dealings with you, the Company and the Contact Person will be acting on your behalf, unless otherwise specified in our engagement documents.

Other Documents we may give you

You are entitled to receive a Statement of Advice (SOA) when we give you personal advice. Personal advice is advice that takes into consideration your personal objectives, financial situation and needs. The SOA will set out the advice and will include information regarding the basis on which the advice was given, any fees, commissions and associations which may have influenced the provision of the advice and a warning where the advice has been provided based on incomplete information.

We maintain records of any personal advice we give to you. For information on how to access these records, please refer to our privacy statement.

Services we are Authorised to provide under our Licence

Our Australian Financial Services licence authorises us to provide financial product advice (both general and personal) and deal in Superannuation.

We act on our own behalf, under our Australian Financial Services licence, when providing financial services to you.

At CPFS, success is the product of consistency. To meet and exceed the needs of our clients, we deliver a diverse offering of financial services, while maintaining focus on a number of core disciplines. We rely on the strengths of our experience and product innovation, and treat the objectives of our clients as our own.

How do we get paid?

Each engagement that we undertake is unique and is tailored to the needs of our clients. As such, we determine the fees based upon the size and complexity of the tasks involved and the time we believe it will take to complete those tasks. Our fees and other terms and conditions are set out in our engagement letter, and accompanying terms of engagements. Fees will be based on either per diems (charged by the hour), or a fixed fee for the entire services, or a combination of both.

CPFS nor its parent entity, Cooper Partners Pty Ltd ("CP") receive any commissions.

How our staff get paid

Directors, representatives and employees who provide advice do not receive commissions for providing you that advice. Those providing services to you may be remunerated by payment of an annual salary, a performance bonus, or profit share, depending on their level of seniority.

How to instruct us

How you instruct us will depend on the financial service we provide. We will agree on an appropriate means for you to provide instructions to us (e.g. by telephone, facsimile, email or through an authorised person) before we provide the financial service.

Associations with product issuers

The Company may at any time provide professional services to financial product issuers. Before we provide advice to you, we will disclose any associations which may be relevant to that advice at the time of the engagement.

Professional Indemnity Insurance

A copy of our PI insurance policy is available upon request and covers all Cooper Partners Financial Services representatives. Subject to its terms and conditions, this insurance will continue to provide coverage for any representative who has ceased work with the Company for work done whilst engaged with the Company.

Your privacy

The privacy of your personal information is important to us. Your personal information will be collected and used by us to ensure that we provide you with the most appropriate products and services to meet your needs. We will not use or disclose personal information collected unless where the National Privacy Principles authorise the use or disclosure where requires under law in connection with certain operations by or on behalf of an enforcement body, as required under the Corporations Act 2001, or the Anti-Money Laundering and Counter-Terrorism Financial Act 2006. A copy of our privacy statement is available by contacting us.

If you have a complaint

If you are not satisfied with the service or advice you have received from the Company, in the first instance please telephone or write to your Contact Person with the details of your complaint.

If you feel that your complaint has not been adequately addressed by your Contact Person and you wish to proceed further, you may refer the matter to the Legal and Compliance Manager at the address below.

The Company will make every effort to resolve your complaint within 30 days of receiving your complaint. If despite our best efforts you believe your complaint has not been satisfactorily dealt with, you may wish to contact the Financial Ombudsman Services Limited, of which we are a member.

Contacting the Company

Compliance Manager
Cooper Partners Financial Services Pty Ltd
Level 6, London House
216 St George's Tce
PERTH WA 6000
Telephone: (08) 6311 6900

Contacting the External Dispute Resolution Scheme

The Dispute Resolution Manager
Financial Ombudsman Services Limited – Member No 12601
GPO Box 3
MELBOURNE VIC 3001
Telephone: 1800 78 08 08