

FINANCIAL SERVICES GUIDE

Version 04 / 2018, dated 03 December 2018.

Purpose of this FSG

This guide contains important information about:

- The SMSF Expert
- The services The SMSF Expert provides
- how we are paid
- any potential conflict of interest we may have; and
- our internal and external dispute resolution procedures and how you can access them.

Who is responsible for the financial services provided?

The SMSF Expert Pty Ltd ('SMSF Expert', 'We / Us / Our or 'the Licensee') is responsible for the financial services provided, including the distribution of this Financial Services Guide ('FSG') **Version 04/2018, dated 03 December 2018.**

Associations and Relationships

The SMSF Expert Pty Ltd is a wholly owned subsidiary of ASX listed entity Easton Investments Limited (ASX: EAS) and is a limited Australian Financial Services Licensee ('**limited AFS licensee**'; '**limited AFSL**') that has been successfully operating under its AFSL since 2013. SMSF Expert is not controlled by any financial institution/s such as a fund manager, bank or insurance company.

Financial Services that we provide

The SMSF Expert Pty Ltd provides advice which is limited to:

<p>Financial product advice limited to:</p> <ol style="list-style-type: none"> 1. Self-managed superannuation fund; 2. A persons existing holding in a superannuation product but only to the extent required for: <ol style="list-style-type: none"> a. Making a recommendation that the person establish a self managed superannuation fund; and b. Providing advice to the person on contributions or pensions under a superannuation product; 	<p>Provide class of financial product advice for the following classes of financial products:</p> <ol style="list-style-type: none"> (a) Deposit and payments products limited to Basic deposit products (b) General insurance products (c) Life products limited to: (d) Life risk insurance products (e) Simple managed investment schemes (f) Securities; and (g) Superannuation; and 	<p>Deal in a financial product by:</p> <p>Arranging for another person to issue, apply for, acquire, vary or dispose of a financial product in respect of the following classes of financial products:</p> <p>Superannuation limited to:</p> <ol style="list-style-type: none"> a. Self managed superannuation fund; and b. Arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the following classes of financial products: <ol style="list-style-type: none"> i. Self managed superannuation fund.
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The SMSF Expert Pty Ltd is not authorised to provide specific financial product advice so we will not be able to recommend that you purchase any particular financial product. We are limited to 'class of product' advice only.

Information you need to provide

You need to provide us with relevant details of your circumstances, such as your objectives, current financial situation and any other relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, we may decline to provide advice or the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in our Statement of Advice carefully before making any decision relating to a Financial product/s.

Information you will receive

You will be provided with various documents that explain how our recommendations will work towards achieving your goals, the fee and potential conflicts that may exist that could influence the advice provided. These documents are designed to help you make informed decisions about our recommendations.

Statement of Advice

When we provide you with initial personal financial product advice you will receive a written Statement of Advice (SOA) that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. We will also record any further advice we provide to you as a 'record of further advice' and we retain these documents for seven years. You may request a copy of this advice or subsequent records of advice at any time.

Privacy

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We adhere to the **Australian Privacy Act 1988 (Cth)** and the Australian Privacy Principles which will ensure the privacy and security of your personal information. A copy of our privacy policy can be provided upon request. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

We may, from time to time, employ the services of third party contractors in the course of preparing your advice documents. To facilitate this preparation process we may pass on any collected personal and sensitive information to these contractors who will use the information solely for the purposes of preparing your advice document. We ensure that businesses we have relationships with abide by the Australian Privacy Principles and will not pass on or use your information for any other purposes. Once the relevant task has been completed, your information will be returned or erased from their systems. By engaging us to prepare your advice document you are acknowledging this disclosure and providing your consent for us to deal with your information in this manner. For further information, please contact our Privacy Officer.

Professional Indemnity

The SMSF Expert Pty Ltd has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims made in relation to the conduct of representatives / employees who no longer work for us (but who did at the time of the relevant conduct).

Anti-Money Laundering

SMSF Expert is required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('**AML/CTF**') and its corresponding rules and regulations to implement certain customer identification processes. We may be required to obtain information about you at the time of providing financial services to you and from time to time thereafter in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from, or about, you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

How you pay for our services

Our fees are invoiced to you directly, all fees relating to the financial advice provided to you are payable to The SMSF Expert and The SMSF Expert then passes up to 100% of these fees onto us.

Referral Fees

If a client is referred to us we may pay the referrer a fee. We may also provide the referrer with thank you gifts such as branded promotional items, hampers, gift vouchers etc. We will record the details of any referral fees in the Statement of Advice we prepare for you. If we refer a client to another service provider they may pay us a referrer fee.

A fee may vary according to the referrer, the referee, the client and financial advice and products involved. The fee may be a percentage of fees or a flat fee. The fee may be paid upfront when a financial service or product is provided or periodically as ongoing fees

Complaints

Please first contact your adviser about your complaint. If your complaint is not satisfactorily resolved with your adviser within 3 business days, please contact an SMSF Expert representative or put your complaint in writing:

Mail your written complaint to:

Complaints Manager
The SMSF Expert Pty Ltd
GPO Box 4463, Sydney NSW 2001
Or email your complaint to complaints@thesmsfexpert.com.au

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted by one of the following alternatives –

By telephone:	1800 931 678 (free call)
In writing (by mail):	Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
By email:	info@afca.org.au
Website:	www.afca.org.au

ASIC also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

Contacting Us:

The SMSF Expert Pty Ltd
Level 15, 115 Pitt Street
SYDNEY NSW 2000
Telephone: 02 8074 8599

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GPO Box 4463
SYDNEY NSW 2001
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