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ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is issued by Futuro Financial Services Pty Ltd ABN 30 085 870 015 AFSL No. 238478 (Futuro, us or we) to inform retail clients of the financial services provided by us. It is designed to assist you in deciding whether to use these services and to ensure that Futuro complies with its obligations as a financial services licensee. The FSG tells you:

- ⇒ about us
- ⇒ about our financial services and products
- ⇒ the costs, remuneration and other benefits that may be paid to us, our Authorised Representatives and others
- ⇒ what associations or relationships we have with financial product issuers
- ⇒ if you have a complaint, how it will be dealt with
- ⇒ how we collect and use your personal information
- ⇒ how you can contact us

If you have any questions about Futuro or about this FSG, please contact Head Office on **(07) 3018 0400**.

OTHER IMPORTANT DOCUMENTS THAT YOU WILL BE GIVEN IF YOU RECEIVE ADVICE FROM US

If you choose to proceed you will receive the following documents when your Futuro Authorised Representative provides financial services or advice.

Statement of Advice (SoA) – The SoA is a record of the personal financial advice you have received. The SoA will contain details of the advice provided, including the basis on which it was given, details of fees, commissions and other benefits and details of any relationship we have with other parties which may influence the advice provided. On an ongoing basis, a Record of Advice (RoA) may be provided instead of a SoA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since your last SoA was provided. You have the right to request a copy of your RoA at any time.

Product Disclosure Statement (PDS) – Where your Authorised Representative recommends a particular financial product, you will be provided with a PDS. The PDS will assist you in understanding the product. It contains, among other things, information about terms and conditions, any significant risks, cost of the product and details of amounts payable after acquisition of the product.

ABOUT FUTURO AND ENTITIES ASSOCIATED WITH FUTURO

AMP owns 10% of the shares in the Highfield Group Pty Ltd (Highfield) an entity which owns Futuro. Highfield's other shareholders include the directors of Futuro, Futuro staff and its advisors.

AMP provides Futuro with administration, funding and support services on arm's length terms and shares in the profits of Futuro's business. AMP's equity ownership in Highfield will increase in three stages, with the final stage, being 100% equity ownership expected to occur by February 2017 subject to certain conditions being met.

Highfield also owns Sterling Managed Investments which manages the Sterling MDA and holds an interest in TRF (Aust) Unit Trust which promotes the Sterling SRA Fund and the SRA Alliance Fund. The shareholders of Highfield may share in the revenue that these entities generate.

WHAT KINDS OF FINANCIAL SERVICES IS FUTURO FINANCIAL SERVICES LICENSED TO PROVIDE

Futuro is authorised to provide financial advice and services in relation to the following:

- Deposit and payment products
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Interests in managed investment schemes
- Retirement savings accounts
- Securities including direct equities
- Superannuation
- Managed discretionary account services
- Margin lending
- Credit
- Derivatives

Your Authorised Representative may specialise in particular areas and therefore the advice they provide may be restricted. Details of the areas that your Authorised Representative specialises in are contained above under 'Who is my Authorised Representative?'

OTHER BENEFITS

In certain circumstances Futuro and/or your Authorised Representative may receive bonuses. These benefits may be in the form of conferences including payments for travel and accommodation or other indirect benefits stemming from the advice provided to you. Indirect benefits include such things as lunches, tickets to sporting and other events, corporate promotional merchandise and so on. Details of benefits above \$300 will be maintained on a register.

DOES FUTURO AND MY ADVISER RECEIVE OTHER BENEFITS AND INCENTIVES FROM PRODUCT PROVIDERS?

Yes, Futuro has relationships with a number of Australia's leading life risk and wealth management product providers which sponsor Futuro's 2012 adviser conferences.

The sponsorship funds do not represent an extra cost to you and if they are applicable to the advice given to you, the conflict is disclosed precisely in your advice document.

AMP	Zurich
Netwealth	Aspen
IOOF	Invesco
Asteron	OnePath
Cromwell	La Trobe
AIA	

Futuro is entitled to receive volume rebates from product providers of total amounts invested in their products or platforms. Futuro has arrangements with the following product providers:

- OnePath
- Portfolio Administrator
- Colonial First State
- IOOF
- MLC Navigator
- Netwealth
- Dalton Nicol Reid

These amounts are paid to Futuro by the product provider from the amounts it is entitled to receive, and **is not an extra charge to you if you elect to invest in these products.**

ONGOING REVIEW

Reviewing your financial plan is a vital part of your financial health. The level of review will depend upon your instructions to us. Although we can help you review your situation at the time, you will need to advise us of any change to your circumstances and if the strategies we have implemented cease to be appropriate for you or your family. It is therefore important that you consult with your Authorised Representative on a regular basis.

RISK MANAGEMENT

Your Authorised Representative will explain to you any significant risks relating to the investments and strategies recommended to you. Should your Authorised Representative fail to explain these risks, you should ask them to do so.

WHAT INFORMATION SHOULD I PROVIDE TO RECEIVE PERSONALISED ADVICE

You need to provide us with all necessary or 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, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SoA carefully before making any decision relating to a financial product/s.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE AND CAN I EXAMINE MY FILE

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 are committed to ensuring the privacy and security of your personal information.

As part of our continuing commitment to client service and maintenance of our client confidentiality, we are bound by the National Privacy Principles (NPPS) established under the Privacy Amendment (Private Sector) Act 2001. Our Privacy Policy can be viewed on our website www.futuro.com.au

If you wish to examine your file we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded. We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

HOW CAN I GIVE YOU INSTRUCTIONS ABOUT MY FINANCIAL PRODUCT/S

You may tell your Authorised Representative how you would like to provide instructions, for example; in person, by telephone, fax or e-mail. However, please note that some products and services will have their own requirements on how instructions are to be provided.

Futuro Financial Services confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Futuro Financial Services and our Authorised Representatives / Representatives / Employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any Authorised Representative / Representative / Employee who has ceased work with Futuro Financial Services for work done whilst engaged with us.

WHAT SHOULD I DO IF I HAVE A COMPLAINT

If you have any complaints about the service provided to you, you should take the following steps.

- Contact your Authorised Representative and explain the nature of your complaint.
- If your complaint is not satisfactorily resolved within three working days, contact Futuro's Compliance Officer on (07) 3018 0400 or in writing to GPO Box 942 Brisbane QLD 4001. We will try to resolve your complaint as quickly as possible.
- If your complaint can't be resolved to your satisfaction, you have the right to refer the matter to the Financial Ombudsmen Service limited (FOS), GPO Box 3 MELBOURNE VIC 3001, Telephone: 1300 780 808, Fax (03) 9613 6399 and Internet: www.fos.org.au

The Australian Securities and Investments Commission's (ASIC) website also contains useful information in relation to complaints pertaining to companies and people and types of complaints handled by ASIC.

To obtain further information, contact the ASIC's Infoline 1300 300 630 or at www.asic.gov.au