



Financial Services Guide

Effective date 6 October 2014



**Tasmanian
Perpetual
Trustees**

Purpose of this FSG

This Financial Services Guide (FSG) is an important document that outlines the 'General Advice Only' products and services provided by Tasmanian Perpetual Trustees Limited ABN 97 009 475 629 (also referred to as 'Tasmanian Perpetual Trustees', 'we', 'us' or 'our' within this FSG). The information has been designed to help you decide if you want to use the products and services that we offer.

This FSG contains information on:

- The range of products and services that we can offer you;
- What you will receive when financial services are provided;
- Any business relationships and commissions that may influence the products and services offered;
- How we are paid for the products and services provided;
- How we deal with your complaints if you are not satisfied with the services provided;
- Our 'Code of Conduct', 'Privacy Policy' and 'Conflicts of Interest Procedure'; and
- How to contact us.

About Tasmanian Perpetual Trustees

Tasmanian Perpetual Trustees is a wholly owned subsidiary of MyState Limited ABN 26 133 623 962, a major Tasmanian based listed diversified financial group, which also includes MyState Bank Limited ABN 89 067 729 195 AFSL 240896.

Tasmanian Perpetual Trustees is a Trustee Company authorised under State legislation and is the holder of an Australian Financial Services Licence (AFSL No. 234630) issued by the Australian Securities and Investments Commission (ASIC). Our Australian Financial Services Licence authorises us to provide the financial services outlined in this FSG.

Employees of Tasmanian Perpetual Trustees act on behalf of Tasmanian Perpetual Trustees which means we are responsible to you for the services described in this FSG.

MyState Wealth Management is a registered business name of Tasmanian Perpetual Trustees. In providing financial products and services, MyState Wealth Management and employed Financial Planners act under the AFSL held by Tasmanian Perpetual Trustees Limited as the proprietor of MyState Wealth Management.

Our products and services covered by this FSG

Under our Australian Financial Services Licence we are authorised to advise and deal in an extensive range of financial products and services. This FSG does not cover all those products and services. Specifically, this FSG covers situations where we deal in and **provide general financial advice** for the following financial products:

- Basic deposit products;
- Deposit products other than basic deposit products;
- Non-cash payment products; and
- Interests in Tasmanian Perpetual Trustees Managed Investment Schemes (including directed portfolio services) for which Tasmanian Perpetual Trustees is the product issuer.

Our other financial services not covered by this FSG

The other financial services that we can offer you under our Australian Financial Services Licence that are **not** covered by this FSG (i.e. a different FSG applies) include:

- Traditional trustee company services such as:
 - Estate Planning advice;
 - The preparation of Wills, Powers of Attorney and other Trust documents;
 - Administering Estates and Trusts as Executor, Administrator or Trustee;
 - Acting as Enduring Attorney under Enduring Power of Attorneys; and
 - Financial Administrator under Orders of the Tasmanian Guardianship and Administration Board.
- Financial Planning Services** such as:
 - Investment planning;
 - Wealth accumulation planning;
 - Retirement and redundancy planning;
 - Salary packaging;
 - Personal risk insurance;
 - Investment placement;
 - Social Security strategy development;
 - Investment portfolio review;
 - Superannuation planning; and
 - Gearing.

**NOTE: Financial Planning Services are provided through MyState Wealth Management (the Financial Planning business unit of Tasmanian Perpetual Trustees).

What you will receive when financial services are provided

Advice types and authorisations

The information provided within this FSG and the associated advice provided by your Tasmanian Perpetual Trustees representative is of a general nature only. The Tasmanian Perpetual Trustees representative who has provided this FSG to you is limited to providing **general advice only**.

In situations where you require general advice on the types of financial products that are not covered by this FSG and/or you need personal advice, your Tasmanian Perpetual Trustees representative will refer you, with your permission, to another appropriately qualified representative of Tasmanian Perpetual Trustees. For Financial Planning Services, this means referral to a MyState Wealth Management Financial Planner.

What Tasmanian Perpetual Trustees will provide you

If you choose to use our services your Tasmanian Perpetual Trustees representative will provide you with a Product Disclosure Statement (PDS) which contains important disclosure information about the financial product(s) that you are considering. This will assist you to make an informed decision about that particular product and whether to acquire it as it contains, amongst other things, product features and benefits and information about your cooling-off rights.

If you have not been provided with the relevant PDS please discuss this with your Tasmanian Perpetual Trustees representative or alternatively contact us on 1300 138 044.

Our business relationships, associated commissions and incentives

Who are we acting for and commissions

Unless otherwise stated, Tasmanian Perpetual Trustees acts on its own behalf at all times when providing financial products and services referred to in this FSG.

MyState Wealth Management

Through our relationship with MyState Wealth Management, the Financial Planning Division of Tasmanian Perpetual Trustees, we may refer you, with your permission, to a MyState Wealth Management Financial Planner. Your MyState Wealth Management Financial Planner will advise you of the fees and commissions payable for the provision of their products and services.

MyState Bank Limited – our related company

MyState Bank Limited is a related company. Where we recommend a financial product or service, in some circumstances our related company may benefit from our recommendation and/or receive a fee for the product or service. MyState Bank Limited will advise you of any fees and commissions payable for the provision of their products and services.

Tasmanian Perpetual Trustees does not receive any payment or commission for referrals that are made to MyState Bank Limited.

Fees, charges and incentives

Tasmanian Perpetual Trustees issued products

Where you decide to invest in a Tasmanian Perpetual Trustees issued product, we will receive an Issuer Fee based on the account balance for as long as the investment remains with us.

The details of these fees are set out below:

Product Type	Issuer Fee (The Issuer Fee includes GST and is reduced by any GST Input Tax Credits)
Tasmanian Perpetual Trustees Limited Income Funds	1.025% p.a. - for all Funds
Tasmanian Perpetual Trustees Limited Investment Growth Funds	1.025% p.a. - for all Funds
Tasmanian Perpetual Trustees Limited Cash Funds	1.025% p.a. - for all Funds

In addition to the information detailed in this FSG, further information regarding fees and other costs and how it is calculated will be contained in the relevant PDS.

In situations where you are referred to:

- another Tasmanian Perpetual Trustees representative for assistance/advice in relation to Trustee Services; or
- a MyState Wealth Management Financial Planner for assistance/advice in relation to Financial Planning Services, you will be provided with another FSG (and other relevant disclosure documents as required) outlining those services and the associated costs.

Tasmanian Perpetual Trustees employee payments and incentives

Tasmanian Perpetual Trustees' salaried employees are representatives of Tasmanian Perpetual Trustees Limited. Tasmanian Perpetual Trustees may provide incentives to employees in the form of cash bonuses or other incentives, depending on the volume of placement in Tasmanian Perpetual Trustees products, referrals to both MyState Wealth Management and MyState as well as employee performance.

Complaints and Feedback

We work hard to deliver the best experience possible to our customers. We value your opinion, so if a product or service does not meet your expectations, we want to know about it.

Our team is here to listen, and ready to help you resolve any complaints or concerns you may have. Plus, your feedback gives us the opportunity to better our products and services, which is something we continually strive to do. So if you have a complaint, concern, suggestion or just wish to give some feedback, please don't hesitate to get in touch.

Making a complaint

When you make a complaint we will:

- try to resolve the matter on the spot - in most situations we can do this;
- keep you up to date on our progress;
- work hard to resolve your matter within 21 days;
- let you know in writing if we require more information or more time to investigate your matter; and
- provide you with a final response within 45 days.

If we are unable to provide a final response to your complaint within 45 days, we will inform you of the reasons for the delay.

To help us get the best understanding of your concern, we recommend that you:

- be prepared with any supporting documents or evidence you think will help clarify your concern; and
- be as clear as possible about what has happened.

To make a complaint

Step 1 Talk to us

In most situations, we will be able to resolve the matter for you on the spot. Call us on 1300 138 044 or visit your nearest branch.

If you prefer to put your complaint in writing, you can email or write to us, or complete and return the *Complaints, Compliments & Feedback form* available at tasmanianperpetual.com.au

Phone 1300 138 044
Email info@tptl.com.au
Mail Complaints Officer
Tasmanian Perpetual Trustees
GPO Box 227
HOBART TAS 7001

If your complaint is complex or needs a detailed investigation, we will make sure that it is referred to the right department promptly and will respond to your complaint as quickly as possible.

Step 2 Ask for your complaint to be reviewed

If you are not satisfied with our initial response, you can request the matter be reviewed by a Senior Manager. You can contact us by phone, in writing by mail or email, or in person at your nearest branch. Please let us know the reason why you are not satisfied with our initial response, the outcome you are seeking and your account number if you have one. We will make sure that it is referred straight away to an appropriate Senior Manager for review and a response.

Step 3 External review

If, despite everyone's best efforts you remain dissatisfied with our Senior Manager's response, you may wish to have the matter investigated by someone else. The Financial Ombudsman Service (FOS) offers a free independent dispute resolution service for the Australian banking, insurance and investment industries. You can contact the FOS by:



Phone 1300 780 808
Fax 03 9613 6399
Post GPO Box 3 Melbourne VIC 3001
Email info@fos.org.au
Web www.fos.org.au

For information regarding complaints about your privacy refer to our *Privacy Policy* available at tasmanianperpetual.com.au, by calling us on 1300 138 044 or dropping into your nearest branch.

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1300 138 044

info@tptl.com.au

www.tasmanianperpetual.com.au

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