



Financial Services Guide

2 March 2009

Perpetual Trustee Company Limited

Issued by: Perpetual Trustee Company Limited (PTCo)
ABN 42 000 001 007 AFSL 236643

About this document

This Financial Services Guide (FSG) is an important document, which we are required to give you in accordance with our Australian Financial Services Licence (AFSL). It provides you with information about certain services provided by Perpetual Trustee Company Limited (also referred to in this FSG as 'Perpetual', 'we', 'us' or 'our').

The FSG will help you understand the financial services that we provide and to determine whether or not you should use them. It includes details about:

- how we can be contacted
- the financial services we are authorised to provide and the functions we perform
- our service fees and charges
- how we are remunerated and
- our internal and external dispute resolution procedures and how you can access them.

The information contained in this FSG is general information only and has been prepared without taking into account any particular person's financial situation, needs or objectives. We provide no warranty regarding the suitability of any of the services described in this FSG for any person.

About Perpetual

PTCo is part of the Perpetual Group of companies. The Perpetual Group has been in operation for more than 120 years. Perpetual Group means Perpetual Limited (ABN 86 000 431 827) and its subsidiaries.

Contact details

Website	www.perpetual.com.au
Email	investments@perpetual.com.au
Phone	During business hours (Sydney time) 1800 011 022
Fax	02 8256 1427
Postal address	GPO Box 4171 Sydney NSW 2001

State Offices of the Perpetual Group

Australian Capital Territory

Level 4, 10 Rudd Street
Canberra ACT 2601

New South Wales (also registered company office)

Angel Place
Level 12, 123 Pitt Street
Sydney NSW 2000

Queensland

Level 6, 260 Queen Street
Brisbane QLD 4000

South Australia

Level 11, 101 Grenfell Street
Adelaide SA 5000

Victoria

Level 28, 360 Collins Street
Melbourne VIC 3000

Western Australia

Exchange Plaza
Level 29, 2 The Esplanade
Perth WA 6000

Financial services provided

The financial service referred to in this FSG is an 'arranging service'. When providing the arranging services, we act on your behalf.

Perpetual will arrange your application for the issue of any of the following products by other entities within the Perpetual Group:

- units in registered managed investment schemes
- interests in superannuation funds.

You should also ensure that you receive a product disclosure statement in relation to each product for which we arrange your application, before you apply for investments in the product. The product disclosure statement contains important information relating to an investment in that product and you should read it carefully.

Functions of arranger

In performing the arranging service, our functions include (but are not limited to):

- arranging for you to apply for an investment in these products
- where we consider appropriate, exercising discretion to rebate commissions paid to us by the relevant responsible entity or trustee by way of applying amounts rebated towards the purchase of additional units on your behalf.

We will only provide you with factual information. In providing information we do not take into account your particular financial objectives, circumstances or needs. You may wish to consult a financial adviser to help you form your own opinion on this information, and on whether a particular product is suitable for your individual needs and goals as an investor.

Our service fees and charges

We do not charge you any fees for the arranging services.

Any commission that we receive is paid to us by the relevant responsible entity or trustee out of the fees they receive in relation to their products in which you may invest, as outlined below.

Commission for the financial services we provide

Where we arrange applications for units in products offered by other members of the Perpetual Group, those companies will receive a contribution fee calculated as a percentage of the amount you invest and ongoing fees. These fees vary from product to product.

Where we arrange your application for an investment in the relevant product as described in this FSG, we will receive an initial commission from the relevant responsible entity or trustee in relation to your investment in that product. We will also receive a commission on any additional investments you make in that product. These commissions will be calculated as a percentage of the amount you invest. These commissions may be funded out of the contribution fee that is deducted from your application money. The commission is therefore not an additional fee payable by you. These commissions vary from product to product.

Perpetual may also be entitled to receive ongoing commissions by the relevant responsible entity or trustee of the financial products in which you invest. This is a percentage fee based on the ongoing value of your investment in the product. These commissions are not an additional charge to you and are paid out of the relevant responsible entity's or trustee's management fees. These fees vary from product to product. Refer to the relevant product disclosure statement for details.

For more detail on service fees, charges and remuneration

You may request further details in relation to the remuneration (including commissions) or other benefits we and other members of the Perpetual Group may receive in connection with the services we provide, but you must make this request within a reasonable time after you receive this FSG and before we provide financial services described in this FSG to you.

Additional information

Providing instructions to us

We require that you provide all instructions to us in writing, signed by you. These can be provided by mail or personal delivery. Where those instructions are of a purely administrative nature, we will generally act in accordance with those instructions. Otherwise, we will consider those instructions in accordance with our legal obligations.

Personal information

Privacy laws apply to the handling of personal information. Any personal information collected about you will be handled in accordance with our Privacy Policy. Our Privacy Policy can be viewed on our website www.perpetual.com.au or a copy obtained by contacting us on 1800 011 022.

You may be entitled to access all personal information that the Perpetual Group holds about you. You also have the right to ask us to correct information about you that is inaccurate, incomplete or out of date.

Professional indemnity insurance

Perpetual holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Perpetual and its employees and representatives. This policy covers professional services provided by employees and representatives of Perpetual while they are in our employ, even where that employee or representative has subsequently left our employ.

Complaints

If you have a complaint about the service provided, you should take the following steps:

1. Please contact the Client Services Manager on 1800 011 022 or put your complaint in writing and send it to:

Complaints Officer, Perpetual
GPO Box 4171
Sydney NSW 2001

We will acknowledge any complaint within five business days and make every effort to resolve the issue within 30 days of receipt.

2. If you do not get a satisfactory outcome or your complaint remains unresolved after 45 days, you can contact the Financial Ombudsman Service.

Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is an external dispute resolution scheme that provides assistance to consumers and investors to help them in resolving complaints relating to members of the financial services industry, including managed investment schemes, pooled superannuation trusts, financial advice, investment advice and sales of financial or investment products.

Contact details for FOS are as follows:

Phone	1300 78 08 08
Fax	(03) 9613 6399
Website	www.fos.org.au
Mail	Financial Ombudsman Service GPO Box 3 Melbourne VIC 3001

Australian Securities and Investments Commission

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630 to make a complaint and to obtain further information about your rights.