

Perpetual Group

Issued by:

Perpetual Investment Management Limited
ABN 18 000 866 535 AFSL 234426

Perpetual Trustee Company Limited
ABN 42 000 001 007 AFSL 236643

Perpetual Trust Services Limited
ABN 48 000 142 049 AFSL 236648

Perpetual Superannuation Limited
ABN 84 008 416 831 AFSL 225246 RSE L0003315

About this document

This Financial Services Guide (FSG) is an important document, which we are required to give you in accordance with our relevant Australian Financial Services Licence (AFSL). It provides you with information about the companies within the Perpetual Group (which means Perpetual Limited ABN 86 000 431 827 and its subsidiaries) which hold an AFSL (collectively referred to in this FSG as 'Perpetual', 'we', 'us' or 'our'), as follows:

- Perpetual Investment Management Limited (PIML)
- Perpetual Trustee Company Limited (PTCo)
- Perpetual Trust Services Limited (PTSL) and
- Perpetual Superannuation Limited (PSL).

This FSG will help you understand the financial services that we each 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
- 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 needs or objectives. Perpetual provides no warranty regarding the suitability of any of the services described in this FSG for any person.

Contact details

Website	www.perpetual.com.au
Email	investments@perpetual.com.au
Phone	During business hours (Sydney time) 1800 022 033
Fax	02 8256 1427
Postal address	GPO Box 4171 Sydney NSW 2001

State Offices of the Perpetual Group

Australian Capital Territory
Level 6, 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 35, Rialto South Tower
525 Collins Street
Melbourne VIC 3000

Western Australia
Exchange Plaza
Level 29, 2 The Esplanade
Perth WA 6000

About Perpetual

The Perpetual Group is one of Australia's most respected financial services institutions, providing a broad range of services to individuals and corporations, and has been in operation for over 120 years.

Financial services provided

The financial services that we are authorised to provide to retail and wholesale clients under the relevant AFSL are shown in the following table. When providing these financial services, each company acts on its own behalf.

Financial service	PIML	PTCo	PTSL	PSL
Provide general financial product advice				
Managed investment schemes – excluding investor directed portfolio services (IDPS)			•	
Own managed investment schemes only	•			
Superannuation	•			•
Provide financial product advice				
Deposit and payment products – basic and non-basic		•		
Derivatives		•		
Foreign exchange contracts		•		
General insurance products		•		
Government debentures, stocks or bonds		•		
Life products (investment and life risk)		•		
Interests in managed investment schemes – including IDPS		•		
Interests in managed investment schemes but limited to managed discretionary account (MDA) services		•		
Retirement savings account products		•		
Securities		•		
Standard margin lending facility		•		
Superannuation		•		
Miscellaneous financial investment products limited to MDA services		•		
Deal in a financial product – issue, apply for, acquire, vary or dispose of a financial product				
Deposit and payment products – basic and non-basic		•		
Derivatives	•	•	•	
Foreign exchange contracts		•	•	
Government debentures, stocks or bonds		•		
Life products (investment and life risk)		•		
Interests in managed investment schemes – including IDPS		•		
Interests in managed investment schemes but limited to MDA services		•		
Managed investment schemes – excluding IDPS			•	
Own managed investment schemes only	•			
Retirement savings account products		•		
Securities		•		
Superannuation	•	•	•	•
Miscellaneous financial investment products limited to MDA services		•		
Deal in a financial product – apply for, acquire, vary or dispose of a financial product on behalf of another person				
Deposit and payment products – basic and non-basic	•	•	•	
Derivatives	•	•	•	
General insurance products		•		
Government debentures, stocks or bonds	•	•	•	
Life products (investment and life risk)		•		•
Interests in managed investment schemes – including IDPS		•		
Interests in managed investment schemes but limited to MDA services		•		
Managed investment schemes – excluding IDPS	•		•	
Retirement savings account products		•		
Securities	•	•	•	
Standard margin lending facility		•		
Superannuation	•	•	•	
Foreign exchange contracts	•	•	•	
Miscellaneous financial investment products limited to MDA services		•		
Deal in a financial product – underwrite				
Interests in managed investment schemes	•		•	
An issue of securities	•			
Operate a registered scheme – schemes only holding the following types of property				
Derivatives	•		•	
Direct real property			•	
Financial assets	•		•	
Mortgages	•		•	
Provide a custodial or depository service				
Operate an IDPS		•		
Non IDPS	•	•	•	
Provide traditional trustee company services				
		•		

Other documents you may receive

Product Disclosure Statements

Before you can invest in one of our financial products you will receive a Product Disclosure Statement (PDS) containing information about the particular product to help you make an informed decision about that particular product.

Statement of Advice

If you receive personal financial product advice from us or from one of our representatives, you will be given a Statement of Advice (SoA). Personal financial product advice is advice that takes into account one or more of your financial objectives, your financial situation and your financial needs. The SoA will contain the advice, the basis on which the advice is given and information about fees, commissions and any associations which may have influenced the advice.

Remuneration for the financial services we provide

Any general financial product advice provided by us is free of charge.

We maintain a register (in compliance with Industry Code of Practice on Alternative Forms of Remuneration) summarising alternative forms of remuneration that we pay to advisers or receive from providers of some of the financial products that are available through us. The register is publicly available and you can obtain a copy by contacting us.

If you receive personal financial product advice, either from us or your financial adviser, you may be charged fees for the provision of this advice. These fees will be set out in the separate FSG and/or SoA you will receive from us or your financial adviser.

Perpetual advisers

Our employees who give you advice do not receive specific payments or commissions in relation to the underlying financial products. These employees receive salaries, bonuses and other benefits from us. The amount of bonuses and other benefits which employees may be entitled to will depend on various factors, such as the performance of that person during the year and in some cases the volume of sales attributable to that person during the year, as well as our overall financial performance. Further information about these bonuses and other benefits will be set out in the FSG and/or SoA that we will give you at the time we or our employees provide you with such advice.

Other advisers

You may receive advice about our products and services from financial advisers who do not work for us. These advisers may receive remuneration from us if you buy our product. Your adviser is required to set out the remuneration and commissions they receive in the FSG and/or SoA that they must give to you.

Product providers

If you invest in a product or service that we provide, the product issuer or operator will receive remuneration in relation to your investment, based on the dollar amount you invested in that product or service. The fees and costs applicable to the products and services we offer are set out in the relevant PDS or offer document for the product or service.

Third parties

In some cases we may pay commissions or provide other benefits to third parties for referring clients to us. Details of any remuneration or commission they receive must be provided to you by the referrer.

Additional information

Providing instructions to us

Unless otherwise stated in the relevant PDS or offer document, we require that you provide all instructions to us in writing, signed by you. Where those instructions are of a purely administrative nature, we will 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, which can be viewed on our website or a copy obtained by contacting us.

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. If you would like access or have any questions, please contact us.

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. Call or write to us (our contact details are provided on page 1 of this FSG).
2. If you do not get a satisfactory outcome, you can contact the relevant industry complaints scheme to help you settle your complaint, as follows:
 - if your complaint relates to financial advice or financial products other than superannuation funds and remains unresolved after 45 days, you should contact the Financial Ombudsman Service or
 - if your complaint relates to superannuation and you are not satisfied with the response or you do not receive a response within 90 days, you should contact the Superannuation Complaints Tribunal.

Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is an external dispute resolution scheme that provides free advice and 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
Email: info@fos.org.au
Mail: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Superannuation Complaints Tribunal

The Superannuation Complaints Tribunal (SCT) is an independent body established by the Commonwealth Government to assist members and former members of superannuation funds to resolve certain types of complaints where they are dissatisfied with the outcome of the fund trustee's inquiries and complaints procedure.

Contact details for the SCT are as follows:

Phone: 1300 884 114
Fax: (03) 8635 5588
Website: www.sct.gov.au
Email: info@sct.gov.au
Mail: Superannuation Complaints Tribunal
Locked Bag 3060
GPO 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.

