

Issued by Perpetual Trustee Company Limited  
ABN 42 000 001 007 AFSL 236643

### About this document

The Financial Services Guide (FSG) for financial services offered by Perpetual Private Clients comprises:

- the Perpetual Profile (this document)
- a Representative Profile(s).

These services are provided by Perpetual Trustee Company Limited, part of the Perpetual Group, under its Australian Financial Services Licence 236643.

The FSG is an important document that provides you with information about Perpetual Trustee Company Limited and the financial services that we are authorised to provide.

It will help you to understand these financial services and to determine whether or not you should use them. It includes details about:

- who we are
- how we (and our associates) are paid
- our fees and costs
- our procedure for handling complaints
- how you can contact us.

You will be provided with a Representative Profile(s), which details the types of financial services that each type of representative you deal with is able to provide and their remuneration. For advisers it will also provide details of their qualifications and experience.

The information contained in the FSG is general information only and has been prepared without taking into account any particular individual's investment objectives, financial situation or needs.

### About us

Perpetual Trustee Company Limited (PTCo) is part of the Perpetual Group, one of Australia's most experienced investment and trustee groups.

Founded in 1886, the Perpetual Group has helped generations of Australians invest and manage their wealth through all market conditions.

Perpetual Group manages investment funds exceeding \$26 billion, administers over \$210 billion of client funds and advises clients on over \$8 billion of investments (as at 30 June 2010).

### The financial services we provide

We are a Principal Member of the Financial Planning Association and a Member of the Trustee Corporations Association of Australia.

We are licensed to:

- provide advice on financial products
- provide a custodial or depository service
- deal in financial products
- provide traditional trustee company services.

The services we provide include:

- financial planning advice
- superannuation and rollover advice
- provision of advice and implementing transactions in relation to financial products, such as managed investments, direct shares, life insurance, superannuation, margin lending, managed discretionary account services and investor directed portfolio services
- advice about DIY superannuation funds, trust and company structures
- business succession planning and business life insurance advice
- estate and trust management (including charitable trusts) and acting as an attorney
- arranging estate planning and preparation of a will, trust instrument, power of attorney or agency arrangement
- applying for probate of a will, applying for grant of letters of administration, or electing to administer a deceased estate.

We act for ourself in providing these services.

## What you should read

This table will help you identify the relevant sections of the FSG that you should read, depending on the services you wish to use.

Section of FSG	Services		
	Financial advice	Discretionary Investment Services	Trust and estate management
Introduction	✓	✓	✓
About this document	✓	✓	✓
About us	✓	✓	✓
The financial services we provide	✓	✓	✓
Financial advice	✓	✓	
Statement of Advice	✓	✓	
Product disclosure statement	✓	✓	
Discretionary Investment Services		✓	
Risks	✓	✓	✓
Trust and estate management			✓
Additional information	✓	✓	✓
Representative Profile	✓	✓	✓

### Financial advice

You will be given personal advice if you have requested it or have agreed to use one of our services that includes the provision of advice.

Your adviser(s) could include:

- a Senior/Principal Financial Consultant and/or Private Client Adviser who is responsible for strategic financial advice. They will assist you to work out your risk profile and what investment structures, strategies and actual investments will help you achieve your financial goals
- a Private Client Adviser (Risk Specialist) who is responsible for providing advice on your risk insurance needs, including specific life insurance product recommendations and business succession planning.

We only recommend an investment or investment structure to you if it suits your individual investment objectives, financial situation and needs.

We may from time to time provide general advice to you (including by a Private Client Consultant/Associate if you do not receive personal advice from us), where we will not take into account any of your individual investment objectives, financial situation or needs.

It is important for you to consider these matters and read the product disclosure statement (PDS) for any financial product before you make an investment decision.

### Arranging transactions for you

If you do not wish to receive our advice, you may still instruct us to arrange transactions on your behalf.

If you do not obtain personal advice, you face the risk that the product you select will not fully meet your objectives, financial situation and needs.

### Statement of Advice

You are entitled to receive a Statement of Advice (SoA) whenever we provide you with any personal financial advice.

Personal financial advice is advice that takes into account one or more of your individual investment objectives, financial situation or needs.

Your SoA is a record of the personal financial advice we provide to you and includes:

- the information on which the advice is based
- information about fees and remuneration
- information about any interests or associations with product issuers or other parties which may have influenced the advice.

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

For advice provided where your circumstances and the basis of the advice are not significantly different, we will keep a record of this advice.

Copies of all advice we provide to you are available from your adviser for at least seven years after it is provided.

### Extent of our personal advice

Our personal advice will address your individual investment objectives, financial situation and needs, provided that you clearly explain to us what these are.

Your adviser will make reasonable enquiries to work out your financial needs and objectives.

### Your obligations

You need to keep us fully informed of any changes to your personal situation, financial needs and objectives.

### Product disclosure statement

If we make a recommendation for you to acquire a particular financial product (other than listed securities) or offer to issue, or arrange the issue of, a financial product to you, we will provide you with the relevant PDS or offer document.

This will contain information, including the specific risks that apply, to help you to make an informed decision about that product.

You should read this document carefully before making any investment decision.

## Discretionary Investment Services

The Discretionary Investment Service (Service) is our managed discretionary account service, which we use in the:

- development and implementation of your investment program
- selection, ongoing review and management of your investments
- day-to-day administration of your investments.

The terms and conditions about how we provide this Service to you will be in your SoA and will include:

- how the Service works
- our role in providing the Service to you
- any significant risks and prescribed warnings associated with the use of the Service
- why we consider the Service is suitable for you.

## Using the Service

After you have read and accepted these terms and conditions by signing an authority to proceed, we can then establish your investment program and start the day-to-day management of your investments in line with your investment program.

We will not consult you about each investment decision. Any changes to your investment program and investments are made in consultation with the relevant senior technical specialist.

At any time, you can also provide specific investment instructions to us and/or change your investment program and investments.

## Ongoing reporting

We will keep you informed of all the actions within your investment portfolio by sending you quarterly consolidated reports and investment valuations.

These reports and valuations will include personal accounts, joint accounts, private companies, family trusts and superannuation funds. This enables you to assess the progress of individual investments.

At least once a year, we will also conduct a detailed review of your investment program and investments, financial and tax strategy, and ownership structures.

This ensures your investment program continues to remain appropriate for your long-term financial and estate planning needs.

## ASIC relief

This FSG complies with the conditions of relief in Australian Securities and Investments Commission (ASIC) Class Order 04/194 relating to managed discretionary accounts.

## Risks

If you withhold or do not provide your adviser with sufficient information to make appropriate recommendations, you risk making inappropriate investment decisions.

If you don't keep us fully informed of your personal information, financial needs and objectives and any changes to your personal circumstances, a significant risk is that we could make inappropriate recommendations or, with the Discretionary Service, make inappropriate investment decisions on your behalf.

There are also specific risks depending on the types of products and services utilised. These risks are generally detailed in the PDS or offer document for the relevant product or service, which we will provide to you as required.

## Trust and estate management

In our role as the executor of a deceased estate, the trustee of a trust (including a charitable trust) and/or as the attorney, manager or administrator of a person's financial affairs, we hold custody of and deal in assets on our client's behalf.

This includes:

- acting as a trustee of any kind, or otherwise administering or managing a trust
- acting as executor or administrator of a deceased estate
- acting as agent, attorney or nominee
- acting as receiver, controller or custodian of property
- acting as manager or administrator (including in the capacity as guardian) of the estate of an individual
- acting in any other capacity prescribed by the regulations for the purpose of the Corporations Act 2001.

## Additional information

### Other services

As we are a registered tax agent, we can provide tax advice and compliance services.

We can also arrange the preparation of a will, a trust instrument, a power of attorney or an agency arrangement.

These services are not provided under our financial services licence.

Should you decide to use them, you will receive a separate letter of engagement about these services and how much they will cost.

## Providing instructions to us

We require that all instructions are signed by you and provided to us in writing. These instructions can be delivered personally to our office, by mail or by fax.

In some cases, we may rely on email instructions but only where this has been pre-agreed with you in relation to a particular matter.

If you are a Discretionary Investment Services client, we will not consult you about each instruction, but will always act within the previously agreed terms of your investment program.

If we are acting as executor, trustee, attorney, manager or administrator, we will consider any request in accordance with our legal obligations.

Where you are also an executor, trustee, attorney, manager or administrator with us, we will make proposals to you and you will have to instruct us about these proposals. However, these proposals do not constitute the provision of personal or general advice to you.

## Personal information

We maintain a record of the information required to establish your account. This may include some of your personal information that is provided to us.

We also maintain records of any recommendations made to you.

Privacy laws apply to the handling of personal information and any personal information collected about you will be handled in accordance with our privacy policy.

You can view our privacy policy on our website or by requesting it from us.

You are entitled to access all personal information that we hold 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 wish to examine your client file, we can make arrangements for you to do so.

By client file, we mean:

- documents prepared by us for you for which you have been or will be charged a fee by us
- documents received by us from a third party in the course of providing our services to you, and which were received for you or on your behalf and intended for your use or information.

## Relationships or associations with financial product providers

Other companies within the Perpetual Group provide financial products and services.

We may hold an annual conference which may be partly sponsored by providers of financial service products.

The amount of sponsorship and the sponsors of this conference vary from year to year and do not influence our selection of financial service products.

## Representative remuneration

Please see the Representative Profile for details of personal remuneration.

We maintain a register (in compliance with the Industry Code of Practice on Alternative Forms of Remuneration) summarising other benefits that are paid or provided to your adviser.

You can review this register at any time by contacting us.

## Formal referral arrangements

We have formal arrangements with referring parties such as accountants or solicitors.

Any referral fees paid are not an additional cost to you, but represent a means of sharing establishment and ongoing management fees between the referring party and us.

These arrangements entitle the referring party to a portion of the fees we receive for the provision of financial services and products.

The referral fee is dependent on the arrangement we have with the referring party and the type of service you use.

The referral fee may be up to:

- 40% of the upfront contribution fee charged to you
- 20% of the financial planning fee charged to you
- 34% of the ongoing management fee payable by you to us or our related entities
- 25% of any life risk insurance brokerage.

In addition, there are legacy arrangements with certain referring parties where an annual bonus is paid if funds under management referred by a particular referrer remain above prescribed levels.

The entitlement to a referral fee should be disclosed to you by the party making the referral and will be detailed in your SoA, should you need to receive one.

## Fees and costs

If you require a particular financial product or service, all fees and charges will be detailed in your Letter of Engagement and/or SoA and/or the relevant PDS. Please refer to the Representative Profile for further details, including information relating to fees and costs for our trust and estate management services.

## Perpetual Group remuneration

In the majority of cases we recommend the use of wholesale financial products and direct investments, which have no upfront or ongoing commissions.

Where we are entitled to an upfront or ongoing commission (normally calculated as a percentage of the amount invested) from a particular product, we will normally rebate these to you to increase your interest in the recommended investment. We will inform you in your SoA if this does not occur.

In the case of risk insurance products you purchase, we may be entitled to receive both up-front brokerage of up to 130% of the first year's premium and ongoing brokerage of up to 33% of the renewal premium and this will be retained by us.

Any brokerage we receive is not an additional cost to you. Full details of any upfront and ongoing brokerage will be contained in your SoA.

We may recommend that you invest in a product that is issued by one of the Perpetual Group companies.

We may also recommend that you invest in a product where one of the Perpetual Group companies acts as a trustee, custodian or outsourced compliance service provider.

The remuneration received by the Perpetual Group entities for the product and services provided will be detailed in your SoA and in the relevant PDS, should you need to receive one.

### Professional indemnity insurance

Perpetual Group 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 about the professional services provided by our employees and representatives, even where that employee or representative has left our employ.

### Complaints

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

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved, please contact your Perpetual Private Clients Regional Manager on 1800 631 381 or put your complaint in writing and send it to:

Complaints Officer,  
Perpetual Private Clients  
GPO Box 4172  
Sydney NSW 2001

We will endeavour to resolve your complaint quickly and fairly.

3. If you still 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.

This includes 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 780 808
Fax	(03) 9613 6399
Website	<a href="http://www.fos.org.au">www.fos.org.au</a>
Mail	Financial Ombudsman Service GPO Box 3 Melbourne VIC 3001

### Australian Securities and Investments Commission

You can also contact ASIC on 1300 300 630 to make a complaint and to obtain further information about your rights.

### Contact us

#### Website

[www.perpetual.com.au](http://www.perpetual.com.au)

#### Email

[privateclients@perpetual.com.au](mailto:privateclients@perpetual.com.au)

#### Phone

During business hours (Sydney time)  
1800 631 381

#### Fax

02 8256 1450

#### Postal address

GPO Box 4172  
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

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# Financial Services Guide acknowledgment

I/We .....

acknowledge that I/we have received a Financial Services Guide dated 6 November 2010 from

..... of Perpetual Trustee Company Limited.

Signed: ..... Date: ..... / ..... / .....

Signed: ..... Date: ..... / ..... / .....

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

This Representative Profile prepared 21 June 2011 and the Perpetual Profile dated 6 November 2010 make up the Financial Services Guide (FSG) for financial services provided by Perpetual Trustee Company Limited (Registered office: Level 12, 123 Pitt Street, Sydney NSW 2000).

## Perpetual Private Clients

Perpetual Private Clients provides specialist financial advisory services and traditional trustee company services.

### Traditional trustee company services

Our traditional trustee company services include specialist estate planning, trust, financial management, estate and attorney administration services. Our advisers work with our clients and our internal legal team to provide highly effective solutions that help to achieve their asset management and inheritance needs.

Your representative may be one or a number of the staff working in our Trust and Estate management areas.

These individual representatives are authorised by Perpetual to provide traditional trustee company services.

Your representative can also arrange access to the following specialist services if you request them:

- financial planning advice
- superannuation and rollover advice
- advice in relation to the following financial products:
  - deposit and payment products
  - managed investments
  - securities
  - superannuation
  - managed discretionary account services
  - margin lending
  - investor directed portfolio services
- advice regarding self managed super funds, trust and company structures
- charitable planning and philanthropic advice
- general estate planning advice in relation to traditional trustee company services including acting as a trustee, executor, attorney or financial manager
- identification of wealth protection needs
- life insurance advice
- property services

- tax planning advice and accounting services
- specific estate planning advice, including will and power of attorney preparation.

### Representative remuneration

Your representative is a salaried employee of the Perpetual Group. Your representative may qualify for a one-off payment based on the amount invested if they introduce you to PTCO for any other services.

Your Private Client Adviser (Fiduciary) may qualify for a bonus, which may be up to 24 per cent of the first year's revenue or contribution fee on any additional funds for any service taken up by you.

If any representative exceeds key performance targets, they may receive an entitlement to shares in Perpetual Limited.

A representative may also receive a bonus based upon the overall performance of Perpetual Limited.

### Fees for trust and estate management services

The following fees are the maximum fees allowable unless the fees have been varied by agreement.

If we change the fees, 21 days' notice must be given to you and we must disclose the change of fees on our website.

### Deceased estates

#### Fees for Perpetual's estate administration and executorial services

##### Capital fee

- 4.65% gross value of assets of the estate up to \$500,000
- 3.30% gross value of assets of the estate over \$500,000 up to \$1,000,000
- 2.20% gross value of assets of the estate over \$1,000,000 up to \$2,000,000
- 1.10% gross value of assets of the estate over \$2,000,000.

### Income fee

5.775% is charged on all income earned in the estate.

### Additional service fee\*

Up to \$300 per hour payable whenever charged.

In some circumstances an establishment fee may be negotiated when taking on administration of an estate as an agent for, or on behalf of, a named executor.

**Example** – an estate administered by Perpetual with assets valued at \$3,000,000. There was no principal residence as part of the estate. The capital fee charged for administering the estate is \$72,750, representing an effective rate of 2.425%.

### Fee for administering a principal residence

When calculating Perpetual's capital fee for administering a deceased estate, only half the market value of the deceased's interest in their principal residence is included in the gross value of the capital assets in the following circumstances:

- where the principal residence was the principal residence of the deceased, their spouse and/or their child or children at the date of death
- where the spouse and/or child or children continue to use the property as their principal residence until the administration of the estate is finalised
- where the principal residence is transferred solely to the spouse, child or children who occupied the residence at the date of death.

If all of the above conditions are not satisfied full fees will apply. If the principal residence was owned in joint tenancy, then the deceased's interest in the principal residence does not form part of the estate and is not subject to fees.

## Financial management

### Fees for Perpetual's administration of assets under enduring powers of attorney, financial management/administration order and compensation trusts

In certain circumstances the fees for financial management may be varied by agreement.

#### Annual fee

- 1.950% per annum of the gross value of assets up to \$500,000
- 1.400% per annum of the gross value of assets over \$500,000 up to \$1,000,000
- 0.850% per annum of the gross value of assets over \$1,000,000

A minimum annual fee of \$8,650 applies.

#### Contribution fee

Up to 1.1% of the gross value of assets.

A minimum fee of \$5,500 applies.

The contribution fee is paid upon receipt of the initial or additional investments (cash and/or assets) into your account. This fee is deducted directly from your investments and paid to us when deducted.

### Fee for administering a principal residence

For the purposes of calculating Perpetual's annual fee for a financial management the market value of the principal residence is excluded from the gross value of the assets.

## Trusts

### Fees for Perpetual's trust services (excluding charitable trusts and compensation trusts)

#### Annual fee

- 1.375% per annum of the gross value of the assets.

A minimum annual fee of \$4,125 applies.

Applicable to:

- testamentary continuing trusts, from the time the trust is established
- all other trusts, from the date when the trust is committed to Perpetual's administration.

#### Establishment fee\*\*

Up to 1.1% of the gross value of assets.

A minimum fee of \$3,300 applies.

#### Additional service fee\*

Up to \$300 per hour payable whenever charged.

**Example** – a trust established in a client's will (testamentary trust) with assets valued at \$5,000,000. The annual fee charged is \$68,750. As Perpetual previously administered the client's estate an establishment fee is not payable.

## Charitable trusts

### Fees for Perpetual's charitable trust services

#### Annual fee

- 1.056% per annum of the gross value of assets

Applicable to:

- testamentary charitable trusts, from the time the trust is established
- all other charitable trusts, from the date when the trust is committed to Perpetual's administration.

### Fees for Perpetual's Private Ancillary Fund trustee services

The fees outlined below are the maximum fees payable for Private Ancillary Fund (PAF) trustee services. Due to the personal and tailored nature of PAFs fees may be varied by agreement.

Annual fee
<ul style="list-style-type: none"> <li>0.825% per annum of the gross value of assets up to \$500,000</li> </ul>
<ul style="list-style-type: none"> <li>0.550% per annum of the gross value of assets over \$500,000 up to \$1,000,000</li> </ul>
<ul style="list-style-type: none"> <li>0.330% per annum of the gross value of assets over \$1,000,000</li> </ul>

### Fees for Perpetual Foundation – Endowment Fund

The trustee and administration fee for the Perpetual Foundation – Endowment Fund is 0.67% per annum of the gross value of assets in your account.

The information brochure for the Perpetual Foundation – Endowment Fund contains all other fees and charges.

### Expense recovery

#### Professional expenses payable

If Perpetual engages any other service provider, including a related Perpetual entity, they may be paid fees, commission or brokerage (including GST). These may be in addition to any other fees that are payable to Perpetual. Services include:

- real estate or business agent
- trustee or manager of a common fund or unit trust
- legal counsel
- registered tax agent.

#### Other expenses

Perpetual is entitled to reimbursement of all properly incurred expenses in the administration. Some examples of these expenses include but are not limited to postage, couriers, photocopying, bank charges, telecommunication charges and settlement fees.

Perpetual recovers disbursements and incidental third party expenses by:

- debiting the relevant account \$5.00 for each financial transaction undertaken (all debit and credit transactions except statutory account charges and Perpetual's professional fees)
- retaining interest earned in respect of all monies held in its operating bank account before the money is allocated to the account, or where a cheque remains unrepresented.

Additional expenses may apply to international transactions.

#### \* Fees for additional services

Additional services for which Perpetual may charge an hourly rate of up to \$300 include, but are not limited to:

- services relating to real estate assets including buying and selling, inspecting, letting, reporting, arranging and supervising repairs, valuation, arranging insurance
- management of interstate or foreign assets
- carrying on business
- preparation and lodgement of tax returns

- litigation
- company formation and re-structure
- arrangements resulting from beneficiary requests
- enquiries for missing or unnamed beneficiaries
- contentious business
- personal care arrangements associated with appointment as attorney including payment of accounts, medical and insurance claims of any kind and necessary additional attendances when assets cannot be held in Perpetual's name
- services of an otherwise unusual nature, which together with the hourly rate, must first be agreed by a majority of interested persons.

#### \*\* Establishment fees

An establishment fee is a once only additional fee that helps defray the costs associated with establishing the account and transferring assets into Perpetual's administration. The fee is charged when the account is established or when additional assets are transferred into Perpetual's administration. This fee is not charged on a testamentary continuing trust where Perpetual was the executor of the deceased's estate.

### Advisory service fees and costs

For advisory clients we will charge a financial plan fee for our initial advice. This fee is for the work involved in the research, preparation and implementation of our strategic and investment advice.

Fees for ongoing advice depend on the value of your portfolio under advice and the level of advice you elect to receive from us. You can choose either of our:

- Advisory Service, where we provide ongoing advice and recommendations in relation to your investment portfolio but where you ultimately make any investment decisions or
- Discretionary Service, as described in the Perpetual Profile part of this FSG.

As we typically utilise one of Perpetual's custody or portfolio management services to deliver our service and charge these fees, our standard fees shown in the following table include the management costs of the underlying custody services that are used to hold your assets. The portfolio value tiers and/or fee amounts may vary if a different structure is used to deliver our service.

Portfolio value	Advisory Service fee	Discretionary Service fee
First \$500,000	1.850% pa	1.650% pa
Next \$500,000	1.250% pa	1.100% pa
Balance over \$1,000,000	0.650% pa	0.550% pa
Minimum fee	\$7,500 pa	\$6,150 pa

Details of the additional fees and costs associated with the underlying custody service are contained in the relevant offer document that your adviser will also provide to you.

Specific details of our services to be provided to you, together with their related fees and costs, will be confirmed to you in a letter of engagement and/or SoA.

Other standard advisory service fees and costs for ad hoc services are detailed below.

Private Client service fees	Amount
<b>Professional service fees, including:</b> Financial plan preparation and other ad hoc advice outside of agreed arrangements	Up to \$300 per hour for basic advice and/or up to \$550 per hour for complex advisory matters
<b>Other service fees:</b>	
Administration service fees	Up to \$300 per hour
Medical refund processing	\$20 per receipt
Bill payment fees	Up to \$10 per payment

Unless otherwise stated, fees and costs are inclusive of 10 per cent goods and services tax (GST), if applicable. If you (or your DIY superannuation fund, where applicable) are registered for GST purposes, you may be entitled to claim a reduced input tax credit in relation to the GST portion of relevant fees, which reduces the net cost of relevant fees to you (or your DIY superannuation fund, where applicable).

The fees for the services will either be invoiced to you for payment by cheque or credit card or, if you have established one of Perpetual's financial management services, the fee will be deducted from the relevant account.

Fees and charges may be varied with 30 days' notice.

INVESTING FOR GENERATIONS



**Further information**

**Perpetual Private Clients**

**Phone** 1800 631 381

**Email** [privateclients@perpetual.com.au](mailto:privateclients@perpetual.com.au)

**[www.perpetual.com.au/advice](http://www.perpetual.com.au/advice)**