

FINANCIAL SERVICES GUIDE

VERSION 7 - 1 JUNE 2011

At Taggart Nominees Pty Ltd we aim to make you feel totally at ease with the services we offer. In doing so we are providing you with this easy-to-understand Financial Services Guide designed to help you understand the financial services we are able to provide to you, and also to assist you in making informed decisions on whether you want to use our products and services.

This Financial Services Guide (FSG) is issued by Taggart Nominees Pty Ltd ("TNPL", 'we', 'our' or 'us'). It includes details about the following: financial services we are able to provide to you; how we and our staff are paid for providing you with those services; how to contact us; the internal and external dispute resolution systems you can use if you have a complaint to make about us.

Should you proceed to deal with us and if we provide you with personal advice, you may also be provided with other documentation including Statements of Advice or Product Disclosure Statements.

A Statement of Advice is a record of our recommendations that outlines the scope and basis of our advice.

A Product Disclosure Statement [PDS] is designed to assist you in making an informed decision about financial products.

It is possible that this FSG may be provided by an Authorised Representative of Taggart Nominees Pty Ltd, and if so, an Adviser Profile will be attached to this FSG and will be identified as Part 2 of it.

Our Products and Services

Our Australian Financial Services Licence authorises us to deal in and provide financial advice relating to following products:

- Deposits & payment products.
- Government Debentures, stocks and bonds.
- Life Products including annuities, life insurance, income protection, trauma & total and permanent disablement
- Management Investment Schemes including unit trusts, investment bonds, direct shares, property trusts, master trusts, wrap accounts & cash management trusts.
- Retirement Savings Account products
- Securities
- Superannuation including allocated pension, rollovers, and personal and corporate superannuation products including Superannuation Choice
- Standard Margin Lending Facilities

It is important to note that we are not authorised to provide advice on:

- Tax Effective Schemes
- Real Estate Services
- Banking Services
- Mortgages/Lending Facilities
- Tax/Accounting Advice
- Direct Property
- General Insurance
- Derivatives
- Legal Advice (other than general information relating to Estate Planning matters etc).

Your adviser may only be authorised to provide advice in some of the above areas. Please refer to the Adviser Profile which sets out those areas your Adviser is authorised to provide you advice and recommendations on.

Associations or Relationships with other Service and Product Providers

We are responsible for the financial services that our representatives provide to you in relation to any of those authorised financial products mentioned. To assist you, we

may refer you to another specialist for services that we are not authorised to provide. This includes referrals to the following company for general insurance products and advice. Taggart Nominees Pty Ltd and this associated company have common directors and shareholders.

PRODUCT/SERVICE	ASSOCIATED COMPANY
General Insurance	The Taggart Group Pty Ltd AFSL No. 245 533

Taggart Nominees Pty Ltd is neither owned nor controlled by any financial product issuer and our advice will always be suitable and appropriate for your needs and circumstances. While we may receive commission from product issuers, no fund manager, bank, insurance company or other licensee is currently in a position to influence our advice to you.

Statement of Advice (SOA)

You will receive an SoA if your Adviser provides you with any personal advice about a product or service which takes into account your financial objectives, financial circumstances, needs and requirements. The SoA will contain information on the following:

- The advice given to you,
- The basis on which the advice and recommendations have been given,
- Details of any fees and commissions that may be received, and
- Any associations or relationships that may have influenced the provision of the advice.

Record of Advice (RoA)

If we provide you with further personal advice you may receive a written confirmation of that advice by way of an RoA. The RoA will detail our remuneration, benefits received and if there are any conflicts of interest in relation to that advice. You may request a record of that advice in writing for up to 7 years.

A new SoA will only be provided to you if your circumstances have changed significantly or you are receiving advice in relation to a different type of financial product.

What we and our staff receive for providing financial services

The cost of providing our service to you will depend on the nature of the service provided. We have an open fee structure which allows you to choose the payment option that suits you; including fee for service only, or a combination of fees and commissions. The type of fee we charge will depend on the nature and scope of the services you seek. Our fees may include charges for:

- Initial advice
- Ongoing advice
- Other fees such as implementation or product placement fees, or one-off consultation fees.

Our fees may be calculated based on:

- A fixed dollar amount
- A percentage of the amount you invest
- An hourly rate
- Commission paid to us by the product issuer, or
- A combination of some or all of the above.

You may choose to pay these fees directly or have them deducted from the product(s) we recommend. Your adviser will explain these to you before the provision of any financial services, and the agreed level of service and associated costs to you will be fully disclosed in a Statement of Advice, as well as further information in relation to any potential soft dollar benefits that may be received by the licensee and/or representative. You have the right to request information about our remuneration at any time.

Services provided by Authorised Representatives:

If this FSG is provided to you by an Authorised Representative of Taggart Nominees Pty Ltd, you should refer to the FSG Part 2 – Adviser Profile – for full disclosure of fees and/or commissions payment to that Authorised Representative.

Staff Remuneration

Our staff are remunerated by way of salary. They may also be eligible for an annual bonus payment which is based on internal key performance indicators.

Our staff may also receive benefits such as tickets to sporting and cultural events, corporate promotional products or similar benefits from product providers whose products they may sell.

Privacy Information

The privacy of your personal information is important to us. In general, we collect your personal information to administer our relationship with you and to ensure that we are able to provide you with the products and services most appropriate to your needs.

For further information on privacy and information handling practices please refer to our Privacy Policy Statement, which is available at www.taggartgroup.com.au or upon request to our Privacy Officer on (02) 9894 9155.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act 2006 to verify your identity and the source of any investment funds. This means that we will ask you questions in regard to your identity and circumstances and ask that you present identification documents such as passports and driver's licence to us. We may also retain copies of this information. We assure you that this information will be held securely and will only be divulged if we are required to do so under the law.

What to do if you have a complaint

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

1. Gather up all the supporting documents about your complaint, think about the questions you want answered, and decide what you want us to do. Then contact your adviser to tell them about the complaint.
2. Your complaint will be acknowledged. If your complaint is not satisfactorily resolved by your adviser within five (5) working days, please put your complaint in writing and send it to us at:

Complaints Manager
Taggart Nominees Pty Ltd
607/12 Century Circuit
Norwest Business Park
Baulkham Hills NSW 2153

We will investigate your complaint and attempt to fairly resolve your complaint within 14 days.

3. If you are not satisfied with our proposed resolution you can contact the Financial Ombudsman Service (FOS).

FOS can be contacted on 1300 78 08 08 or by fax on (03) 9613 6399 or alternatively at the following address:

Financial Ombudsman Service

GPO Box 3

Melbourne VIC 3001

Email: info@fos.org.au

Web: www.fos.org.au

4. Alternatively you can contact the Australian Securities and Investment Commission [ASIC] on their Freecall Infoline, 1300 300 630, to make a complaint or obtain information about your rights.

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer, or the product in which you invest such as superannuation funds, managed investment funds or insurers. Details of how to make a complaint against the product issuer should be provided in the PDS of the relevant product.

Compensation Arrangements

TNPL have in place professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements. Our professional indemnity insurance covers the financial services detailed in this FSG where provided by our authorised employees or representatives.

This insurance is subject to terms and exclusions, however the insurance covers claims arising from the actions of former employees or representatives of TNPL, even where they have ceased to be employed by or act for TNPL.

You can contact TNPL

- By telephone on (02) 9894 9155
- By fax on (02) 9894 8599
- In writing to 607/12 Century Circuit, Norwest Business Park, Baulkham Hills, NSW, 2153
- Through our website at www.taggartgroup.com.au
- By email to taggart@taggartgroup.com.au

taggartnominees
PTY LTD



FPA

FINANCIAL PLANNING
ASSOCIATION
of Australia Limited
PRINCIPAL MEMBER



Association of
Financial Advisers