

FINANCIAL SERVICES GUIDE

Capital Family Office Pty Ltd, Nicholas Chapman Anderson, Victoria Louise Farrelly

This Financial Services Guide (“FSG”) is provided by Capital Family Office Pty Ltd (“Capital Family Office”) ACN 098 200 527 (Authorised Representative No. 001247906), Victoria Louise Farrelly (Authorised Representative No. 001247971) and Nicholas Chapman Anderson (Authorised Representative No. 001247972) and (“we” or “us”).

We are authorised representatives of Capitalus Pty Ltd ACN 610 133 876 (AFSL No. 484866) (“Capitalus”).

The distribution of this FSG is authorised by Capitalus.

1. PURPOSE OF FSG

- 1.1. This FSG sets out key information about the financial services we may provide to you. It also sets out information about your rights with respect to the financial services we provide.
- 1.2. We strongly recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please contact us.

2. FINANCIAL SERVICES CAPITAL FAMILY OFFICE IS AUTHORISED TO PROVIDE

- 2.1. Capitalus has authorised Capital Family Office to provide the following financial services to wholesale and retail clients:
 - 2.1.1. provide financial product advice on self-managed superannuation funds (“SMSF”);
 - 2.1.2. provide financial product advice on your existing superannuation products, but only to the extent required for:
 - 2.1.2.1. making a recommendation that you establish a SMSF; or
 - 2.1.2.2. providing advice to you on contributions or pensions under a superannuation product;
 - 2.1.3. deal (issue, acquire, dispose) or arrange to deal in a SMSF;
 - 2.1.4. provide class of product advice with respect to:
 - 2.1.4.1. superannuation products;
 - 2.1.4.2. life risk insurance products;
 - 2.1.4.3. general insurance products;
 - 2.1.4.4. simple managed investment schemes;
 - 2.1.4.5. securities; and
 - 2.1.4.6. basic deposit products.

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- 2.2. Class of product advice allows us to consider your personal circumstances in determining the appropriate class of financial product that is suitable to you. However it does not allow us to recommend any particular financial product.
- 2.3. Capital Family Office is a corporate authorised representative. Any personal advice will be provided by Capital Family Office and its advisers Nicholas Chapman Anderson or Victoria Louise Farrelly. More details about them, including the personal advice they are authorised to provide, is included in the Adviser Profile section.

3. HOW CAN YOU PROVIDE US WITH INSTRUCTIONS?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please see Capital Family Office's engagement letter for further information on this.

4. WHO DOES CAPITALUS ACT FOR?

As authorised representatives, we provide financial services on behalf of Capitalus. In providing those financial services, Capitalus acts on its own behalf. Capitalus is independent, and is not aligned with any product issuer or re-seller.

5. WHO IS CAPITALUS?

Capitalus is a company established by the directors of Capital Strategies Pty Ltd and Capital Family Office Pty Ltd. Capitalus holds AFSL No. 484866 and provides services which complement the service offerings of Capital Strategies and Capital Family Office.

Capitalus' contact details are as follows:

Telephone:	+61 8 8223 1727
Mail:	Capitalus Pty Ltd Level 6, 81 Flinders Street Adelaide SA 5000
Email:	admin@capitalstrategies.com.au

6. FEES AND CHARGES

6.1. Initial

Capital Family Office may charge you a fee for the financial services we provide to you. That fee may either be a fixed fee or based on the amount of hours it takes us to prepare and provide you with the financial services. These fees will be included in the statement of advice ("SOA") which will be provided to you.

We do not receive any commissions from product issuers or re-sellers.

6.2. Ongoing

If you enter into any ongoing service arrangement with us, Capital Family Office will charge you a yearly fee. This will be disclosed in any SOA we provide.

6.3. Accounting

Capital Family Office may charge you additional fees, which arise as a result of the implementation of any advice we provide to you. For example, tax and compliance fees in relation to the SMSF that is established. These fees are not related to the financial services we provide you, and will be set out in the engagement letter that you enter into with Capital Family Office.

Please contact us if you require any further information about how we are remunerated.

7. DOCUMENTS YOU MAY RECEIVE

- 7.1. If we provide you with financial advice, we will generally provide that advice to you in a SOA. The SOA will contain our advice, the basis upon which we provide the advice and specific information about the remuneration we receive.
- 7.2. In some circumstances, we may also record our advice through preparing a record of advice (“ROA”) instead of providing you with a SOA. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us.
- 7.3. If you enter into an ongoing arrangement with us, you will receive a fee disclosure statement each year and a renewal notice every two years.

8. ASSOCIATIONS

We are required to disclose any associations or relationships between us, our related entities, Capitalus and its related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations exist.

9. COMPLAINTS

We are fully committed to providing quality financial services. However if you are unhappy with our services, please follow the procedure which is set out below.

9.1. Step 1

Please contact Capitalus by:

Telephone: +61 8 8223 1727
Mail: Capitalus Pty Ltd
Level 6, 81 Flinders Street
Adelaide SA 5000
Email: admin@capitalstrategies.com.au

Please provide Capitalus with as much information about the complaint as you can. Capitalus will then attend to your complaint, and may contact you for more information. Once Capitalus have enough information, they will endeavour to resolve your complaint in 5 business days.

9.2. Step 2

If you are not happy with the outcome, you may request that Capitalus’ compliance officer review your complaint and Capitalus’ proposed resolutions. The compliance officer may contact you for more information. The compliance officer will contact you with his or her decision.

9.3. Step 3

If you are still not satisfied with the decision or Capitalus does not respond to you within 45 days after you make the initial complaint to Capitalus, you can contact Capitalus' external dispute resolution provider, Australian Financial Complaints Authority ("AFCA"). AFCA's details are:

Telephone: 1800 931 678
Website: www.afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

You may only contact AFCA once you have followed the procedure above.

10. COMPENSATION ARRANGEMENTS

Capitalus holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised by Capitalus to provide to you.

11. FURTHER INFORMATION

If you have any further queries about our financial services, please do not hesitate to contact us.

ADVISER PROFILE

This adviser profile forms part of the FSG dated 06 November 2018.

ABOUT VICTORIA LOUISE FARRELLY

Louise is a Chartered Accountant having previously worked with Price Waterhouse.

Louise specialises in the provision of Capital Family Office services and is internal tax counsel to the firm.

Qualifications

- Chartered Accountant
- Bachelor of Economics, University of Adelaide.
- Australian School of Business, SMSF Specialisation Course, University of New South Wales.

Memberships

The Chartered Accountants Australia and New Zealand

Financial services Victoria Louise Farrelly is authorised to provide

Capitalus has authorised Victoria Louise Farrelly to provide the following financial services to wholesale and retail clients:

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 - 2.1. making a recommendation that you establish a SMSF; or
 - 2.2. providing advice to you on contributions or pension under a superannuation product;
3. deal (issue, acquire, dispose) or arrange to deal in a SMSF;
4. provide class of product advice with respect to:
 - 4.1.1. superannuation products;
 - 4.1.2. simple managed investment schemes; and
 - 4.1.3. securities.

ABOUT NICHOLAS CHAPMAN ANDERSON

A Chartered Accountant, Nick has worked in a private family office in addition to private equity. He has managed family portfolio and execution strategies across listed and unlisted investments and a property portfolio comprising commercial and agricultural holdings.

Qualifications

- Chartered Accountant
- Bachelor of Accountancy, University of South Australia.
- Diploma of Financial Planning, KAPLAN Professional.

Memberships

Chartered Accountants Australia and New Zealand

Financial services Nicholas Chapman Anderson is authorised to provide

Capitalus has authorised Nicholas Chapman Anderson to provide the following financial services to wholesale and retail clients:

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 - 2.1. making a recommendation that you establish a SMSF; or
 - 2.2. providing advice to you on contributions or pensions under a superannuation product;
3. deal (issue, acquire, dispose) or arrange to deal in a SMSF;
4. provide class of product advice with respect to:
 - 4.1. superannuation products;
 - 4.2. life risk insurance products;
 - 4.3. general insurance products;
 - 4.4. simple managed investment schemes;
 - 4.5. securities; and
 - 4.6. basic deposit products.

CONTACT US

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Nicholas Chapman Anderson

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