
Financial Services Guide

Who is Partnervest?

Partnervest is a division of Franklin Templeton Australia Limited (“FTAL”), which is a part of the Franklin Templeton Group of Companies (Franklin Templeton).

Franklin Templeton is a global investment management organisation operating, together with its subsidiaries, to deliver better outcomes by providing global and domestic investment management services to clients in over 160 countries. With employees in over 34 countries and headquartered in California, Franklin Templeton has deep expertise across all asset classes, including equity, fixed income, alternatives and multi-asset solutions.

Partnervest is not independent from Franklin Templeton.

What is a Financial Services Guide (FSG)

This Financial Services Guide (“FSG”) is an important document. It outlines the types of financial products and services Partnervest is authorised to provide under FTAL’s Australian Financial Services License (“AFSL”) to retail and wholesale clients. It is designed to assist you in deciding whether to use any of the financial products or services offered by us, as described in this FSG.

This FSG contains important information about:

- who we are;
- the financial services we offer;
- the financial products to which those services relate;
- how we and other relevant parties are remunerated in connection with those services;
- your privacy;
- how we deal with complaints; and
- how we can be contacted.

Documents you may receive

If we discuss a financial product or offer to issue a financial product to you, we will provide you with an Partnervest Service Guide and Managed Account Model Portfolio Guide. These documents contain information about the product, including: its benefits; any significant risks; the costs involved; and information about any remuneration or other similar payments that may impact the amount of the returns payable to you. The purpose of these documents is to enable you to make an informed decision before deciding to acquire a financial product and help you compare financial products issued by different providers.

What Financial Services is Partnervest authorised to provide?

Partnervest is authorised to provide the following financial services to retail and wholesale clients:

- general financial product advice; and
- dealing in or arranging financial products.

We can provide these services in regards to managed investment schemes, securities and investor directed portfolio services.

We are authorized to provide general financial product advice about basic deposit products.

Any general financial product advice we provide does not take into account your personal financial situation or needs. You should consider the appropriateness of the advice having regard to your objectives, financial situation or needs and we recommend that you seek detailed advice from your financial planner or registered tax agent before taking action or relying on advice that may impact your tax obligations, liabilities or entitlements.

We act on our own behalf when providing financial services to you.

Compensation arrangements

Franklin Templeton has in place insurance arrangements to provide compensation for losses incurred arising from professional investment management services provided.

How is Partnervest remunerated for the financial services provided?

Partnervest does not charge you directly for the above services, however, may receive promoter fees if you invest in the Partnervest Investor Direct Portfolio Service, Cash Hub, Managed Fund Service or Managed Accounts (these fees are described in detail in the Partnervest Services Guide). In addition to the promoter fees, we may receive management fees on the Managed Funds and Managed Accounts (these fees are described in detail in the relevant Product Disclosure Statement).

You may request particulars of the remuneration or other benefits. However, you must request the information within a reasonable time after being given the FSG and before the financial

service is provided.

Who is responsible for Partnervest?

The products and services associated with Partnervest are issued, provided and administered by OneVue Wealth Services Limited, ABN 70 120 380 627 AFSL 308868 and OneVue Services Pty Limited, ABN 71 104 037 256, Authorised Representative of OneVue Wealth Services Limited (collectively referred to as OneVue). FTAL is responsible for the promotion and distribution of Partnervest under an arrangement with OneVue.

What commissions/fees are paid?

FTAL does not pay or receive any commissions; however, it may receive promoter fees in connection with investments that you make in Partnervest.

FTAL Representatives receive a salary and may receive bonuses and other benefits from time to time but do not receive any commissions or incentives that are based on you investing in Partnervest. Please contact us for further details.

Directors and Employees

Both FTAL and the appointed investment managers, respective directors and employees receive a salary based on core job responsibilities, positions/levels and market conditions. Incentive bonuses may also be paid and other benefits will depend upon several factors, including the individual's performance during the year and the investment manager's overall financial performance. Remuneration is not directly attributable to the investments made by retail clients.

Relationships and Associations

Various members of Franklin Templeton and their directors and employees provide certain services to enable us to provide the services described in this FSG. The costs of providing these services will be paid by us from the fees we receive. They will not be separately remunerated by you.

You may receive advice about our products and services from financial advisers that do not work for Partnervest or Franklin Templeton. Your adviser is required to set out the remuneration they receive in their FSG and/or Statement of Advice that they must give you.

Privacy

FTAL takes the privacy of your personal information very seriously. We have a Privacy Policy to help ensure that your personal information remains protected.

Any personal information collected will be handled in accordance with our Privacy Policy. A copy of our Privacy Policy may be obtained by contacting Partnervest Client Care Team on 1300 734

496 (Australia) or by visiting www.partnervest.com.au.

How we deal with Complaints

FTAL is committed to promptly respond to, investigate and resolve any complaints you may have in an efficient, fair and timely manner, while continuing to provide you with a professional financial service. Complaints may be received either verbally or in writing (letter or email) as follows:

Complaints Officer

Franklin Templeton Australia Limited
Level 47, 120 Collins Street
Melbourne VIC 3000
Australia
Email: auclientadmin@franklintempleton.com

FTAL will ensure that each complaint is received and addressed in an equitable and objective manner. Our policy is to acknowledge receipt of complaints immediately, or where it is not possible to do, as soon as practicable in the circumstances.

Complaints will be investigated and a decision will be conveyed within 30 days of receiving your complaint. If you are not satisfied with our response or how we handled the complaint, or if we are unable to provide a decision within the abovementioned 30 days, you may refer your complaint to the following external dispute resolution service to independently review the complaint.

The Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

When contacting AFCA about your complaint, please remember to quote the relevant AFCA member number as set out below:

Franklin Templeton Australia Limited - 10855

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.

HOW YOU CAN CONTACT US

You can contact us by telephone, email and post. Our contact details are as follows:

Partnervest Client Care Team
L47, 120 Collins Street
Melbourne VIC 3001

Call us: 1300 734 496 - Monday to Friday 8:30am to 5:00pm (AEST).

Visit: partnervest.com.au

Write to us: partnervest@franklintempleton.com

Please refer to the Partnervest Service Guide and Managed Account Model Portfolio Guide for how to provide instructions or carry out certain transactions.