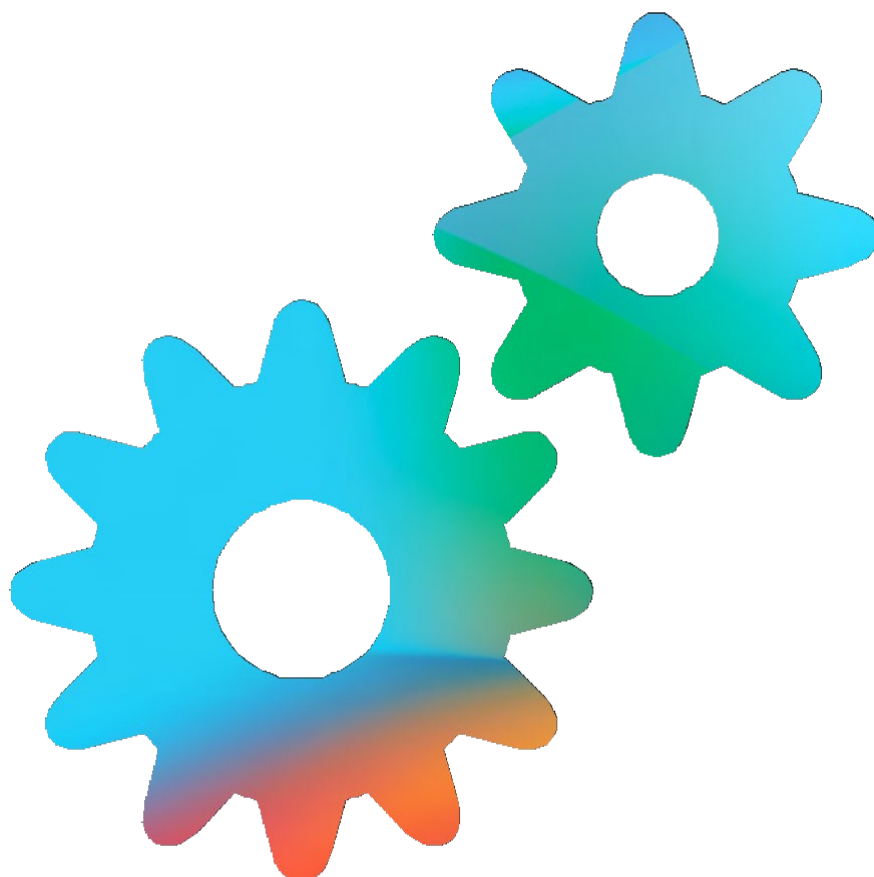


Managed Account

Product
Disclosure Statement

20 October 2025

Part 1 – General Information



This Product Disclosure Statement ('PDS') has been prepared and issued by Netwealth Investments Limited (ABN 85 090 569 109, AFS Licence No. 230975) ('Netwealth', 'we', 'us' or 'our') in its capacity as the responsible entity of the Netwealth Managed Account Service ('Managed Account') which is a registered managed investment scheme (ARSN 633 923 887). The PDS in relation to the Managed Account issued by Netwealth is made up of two parts:

- this document 'Part 1 – General Information'; and
- a document titled 'Part 2 – Managed Models Booklet' ('Managed Models Booklet').

This PDS also incorporates information from the Managed Account Guide for the Managed Account ('Managed Account Guide'). This PDS should be read together with the Managed Account Guide (together, the '**Managed Account disclosure documents**'). There is a different Managed Models Booklet for each suite of Managed Models in the Managed Account. You need to make sure you read all of the Managed Account disclosure documents that are relevant to you – see the 'About the Managed Account disclosure documents' section on page 6.

The Managed Account is currently only available to you if you are using the Netwealth Wrap Service or the Netwealth Superannuation Master Fund ('**platform services**').

This offer is only available to persons receiving this PDS within Australia.

If you received the Managed Account disclosure documents electronically, we will provide a paper copy free upon request. If obtaining an electronic copy, please ensure you have a complete copy of each of the documents that make up the Managed Account disclosure documents together with the other disclosure documents that are relevant to you.

It is important you understand that the values of most investments fluctuate. In other words, most investments go up and down in value as investment specific or general market conditions change. Your investment does not represent deposits with, or other liabilities of, Netwealth. Your investment is subject to

investment risk, including possible delays in repayment and loss of income and principal invested, and neither we nor any associated company guarantees the performance of your investment, that you will earn any return on your investment or that your investment will gain or retain its value.

For help with investing generally, you should consider speaking to a registered financial adviser. The Australian Securities and Investments Commission ('ASIC') can help you check if a financial adviser is registered by calling them on 1300 300 630 or by checking on their website www.moneysmart.gov.au. If you do not have an adviser, contact us and we can put you in touch with someone who can help.

General information only

The information provided in the Managed Account disclosure documents is general information only and is not intended to imply any recommendation or opinion about a financial product. This information does not take into account your personal objectives, financial situation or needs. You should consider whether the information is appropriate for you in light of your personal objectives, financial situation and needs, and you should consider consulting a financial adviser before making a decision about whether to invest in the Managed Account or any of the Managed Models.

Information in the Managed Account disclosure documents is based on taxation and other relevant laws and their current interpretation at the date of issue.

Contact details

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Updating the Managed Account disclosure documents

Information in the Managed Account disclosure documents may change from time to time in the future. Where the changes are not materially adverse, the updated information will be made available to you in the 'Forms and documents' section of our website at netwealth.com.au or by contacting us on Freecall 1800 888 223. A paper or electronic copy of any updated information is available from us free of charge upon request.

About the Managed Account

The Managed Account provides you with access to a range of professionally managed investment portfolios in the form of Managed Models (**'models'**). Each model is a set of underlying assets that is managed based on the investment philosophy and investment decisions of a professional investment manager (**'Model Manager'**). The Managed Account can be invested in using one or more of the platform services:

Netwealth Wrap Service	Netwealth Superannuation Master Fund
• Netwealth Wealth Accelerator • Russell Investments Wealth Series	• Netwealth Super Accelerator • Russell Investments Super Series

You can choose from a range of models. Your interest in the Managed Account is referred to as **'your managed account'** in this PDS. Depending on the model(s) you choose, the underlying assets within your managed account can include cash, managed funds, Australian securities, international securities and other assets made available by us from time to time.

The allocation to underlying assets held in your managed account does not always exactly match those of your chosen model(s). This may be due to the application of minimum holdings and trade sizes, your personal investment preferences and timing differences. The Managed Account Guide has further details about how these variables affect the allocation of underlying assets in your managed account.

You can only invest in the Managed Account through an account you hold in one of the platform services. You can instruct Netwealth as operator or administrator of the relevant platform service to invest in your chosen managed model(s) using the Managed Account. You can also instruct Netwealth as operator or administrator of the platform service to apply your chosen personal investment preferences in relation to your managed account, to make additions to the Managed Account, to make withdrawals from the Managed Account and to change or switch between the models held in your managed account.

In this PDS any reference to an instruction provided by you to us in relation to your managed account means an instruction you provide to Netwealth as operator or administrator (as applicable) of the platform service to implement in relation to your managed account.

When you direct Netwealth as platform operator or administrator to invest in the Managed Account on your behalf through your Netwealth platform account (**'your platform account'**), the terms and conditions of the Managed Account apply. The terms and conditions of the Managed Account are as set out in this PDS and in the constitution of the Managed Account as amended from time to time.

How the Managed Account works:

This is a brief summary of the Managed Account. Refer to the Managed Account Guide for further details about how the Managed Account works.

About the Managed Account disclosure documents

The Managed Account disclosure documents explain how the Managed Account works. These documents are:

- this document, which is Part 1 of this PDS;
- the applicable Managed Models Booklet, which is Part 2 of this PDS;¹ and
- the Managed Account Guide.

You should ensure that you read all of the documents that are relevant to you before selecting any models.

We have also published a target market determination which provides information about the type of person that the Managed Account is designed for.

Part 1 of this PDS

This document contains information about the key benefits, significant risks and features of the Managed Account. An electronic copy of this document can be accessed on the Netwealth website, under 'Support' > 'Forms and documents' > Managed Accounts.

Part 2 of this PDS

The Managed Models Booklet sets out information about:

- the Model Manager relevant to that Managed Models Booklet and important information about each model's investment objective and timeframe, investment strategy, income setting, asset allocation ranges, investment universe, minimum investment amount, and if the model holds illiquid assets; and
- the fees and other costs you may be charged if you invest in those models.

Each Managed Models Booklet that is available to you can be accessed by logging into your platform account, selecting 'Compare Funds and Models' and choosing 'Managed Models' under the 'Investment Type'. A Managed Models Booklet for each model can be downloaded by selecting '...' under the heading 'INFO'.

If you have invested in a model that is only available to clients of certain financial advisers or adviser groups and later become ineligible to continue to use that model, unless otherwise stated, the fees and other costs described in the relevant Managed Models Booklet for that model will continue to apply while we seek your instructions and while underlying assets of that model continue to be held in your managed account. Relevant Managed Models Booklet(s) contain further information.

Managed Account Guide

The Managed Account Guide provides more detailed information about how your managed account works and some of the procedures we follow when you operate your managed account. It also includes information about our role as responsible entity, the role of the Model Managers and risks associated with using the Managed Account. The information in the Managed Account Guide is incorporated into this PDS. The Managed Account Guide can be accessed on the Netwealth website, under 'Support' > 'Forms and documents' > Managed Accounts.

Please ensure you have a complete copy of the Managed Account disclosure documents that form part of the PDS and are relevant to you.

If you received this document or any document referred to in this document electronically, we will provide a paper copy free upon request.

If you obtain an electronic copy of this document, please ensure you also have a complete copy of each of the documents that form part of the PDS and are relevant to you.

If in the future you invest further amounts, choose to use additional features or select different models, you should review the most recent Managed Account disclosure documents before doing so as conditions and features may have changed since you previously read them.

¹ There is a different Managed Models Booklet for each suite of models.

Disclosure documents for your platform account

The Managed Account is only available through a platform account that you hold through one of the platform services, in which Netwealth (acting in a separate capacity to that as responsible entity of the Managed Account) is:

- the operator of the Netwealth Wrap Service; and
- the administrator and custodian of the Netwealth Superannuation Master Fund.²

Details of each of these platform services are included in the relevant platform disclosure document. The platform disclosure documents are the product disclosure statements for Netwealth Super Accelerator and Russell Investments Super Series and the IDPS Guides for Netwealth Wealth Accelerator and Russell Investments Wealth Series and include any supplementary disclosure documents and any documents incorporated by reference or referred to in the platform disclosure documents.

The platform disclosure documents include important information about the operation of your platform account, the fees charged in relation to your platform account and the risks of assets held in your platform account, and you should read these disclosure documents in deciding whether to acquire or continue to hold a platform account. The platform disclosure documents can be accessed on the Netwealth website, under the relevant 'Forms and documents' section.

Accessing these documents

All of the documents described in this section are available free of charge:

- on netwealth.com.au ('our website');
- in printed form by calling Freecall 1800 888 223; or
- from your financial adviser.

You may obtain a copy of the constitution for the Managed Account free of charge from our website, by calling Freecall 1800 888 223 or contacting us at the address on page 2.

² Netwealth Superannuation Services Pty Ltd (ABN 80 636 951 310, AFS Licence No. 528032) is the trustee of the Netwealth Superannuation Master Fund.

Some important terminology

In the Managed Account disclosure documents we use the following terms to help explain how the Managed Account works:

Term	Meaning
Managed Model (or model)	A notional investment portfolio available in the Managed Account. The model(s) you choose are the basis for the underlying assets that will be held in your managed account.
managed account cash account	The part of your managed account holding cash. Your managed account includes an allocation to cash to provide short term liquidity, to assist in the effective rebalancing of your managed account and to provide a buffer for the efficient settlement of trades. The allocation to cash differs between Managed Models.
Model Manager	An investment manager (which may be us or an agent we appoint) who determines the ongoing underlying assets for a particular model in the Managed Account.
model allocation	The model allocation is the percentage of your managed account that you choose to allocate to each of your selected managed models and takes into consideration each of your personal investment preferences, if any.
Model Performance	The notional return of a model for a period made up of changes in the value of the underlying assets in the model, income accrued and paid on those underlying assets and the deduction of fees and other costs (as described in the Managed Models Booklet) for that period. The Model Performance is unlikely to exactly match your actual investment returns. This is because the underlying assets you hold in your managed account do not always exactly match those of your chosen models (for example, due to your personal investment preferences).
float	Your model allocation and the allocations to underlying assets in your managed account do not remain fixed. They move or 'float' in line with movements in the market value of the underlying assets and with cash flows associated with the underlying assets or models.
rebalance	We review the underlying assets in your managed account against your model allocation and, if necessary, we buy or sell underlying assets to keep them in line (as closely as practicable) with your selected models and your personal investment preferences. These trades constitute a 'rebalance'. ³
investment preferences	Certain instructions that you can provide to us regarding assets in your managed account (for example, to exclude a particular asset).
trade	A transaction conducted by us involving assets in your managed account including buying and selling listed securities and acquiring or redeeming units in managed funds.

³ Refer to the Managed Account Guide for more information about the rebalancing process.

Benefits of the Managed Account

Access to professionally managed investment portfolios	By investing in the Managed Account through your platform account, underlying assets in your managed account are reviewed and rebalanced by reference to the models set by your chosen Model Managers. This can contribute to investment performance as your investments are reviewed and management decisions utilise the skills of the relevant Model Manager.
Control of your investment strategy and outcomes	We offer a choice of Model Managers and models, covering a spread of investment strategies and asset types, that gives you the opportunity to select a particular investment strategy that you decide is appropriate for you. By nominating investment preferences, you can also customise your managed account by placing certain restrictions on certain assets to be held in your managed account. You may also be able to change models or withdraw from the Managed Account without having to sell all the underlying assets.
Confidence in how your money is invested	You can see exactly where your money is invested, how each underlying asset contributes to your investment performance and what investment decisions have been implemented on your behalf.
Convenience	You can manage your managed account and choice of models through the one platform account which is accessible online. This provides you or your adviser with information about all your investments in one place and saves you time when managing your investments.
Cost efficiency (which contributes to investment performance)	You can transfer compatible assets held in your platform account into your managed account, which may reduce the need to trade assets, and you may be able to transfer assets out of your managed account into your platform account without having to sell them. This can help reduce trading costs, stamp duty and tax.⁴ If you decide to change your model allocation(s), only the underlying assets that differ between the models or have different weightings need to be traded. This has the potential to reduce trading costs and tax when you switch between models.
Tax efficiency (which contributes to investment performance) compared with managed funds	In addition to the potential tax efficiencies when you change investment strategies, as described above, there are potential benefits because the tax you pay is directly related to the income and realised capital gains from your investments. Unlike managed funds, your tax position is not affected by previous transactions made by the fund manager, which can lead to accumulated tax liabilities in the managed fund, or the need for the managed fund to sell assets and realise gains due to other investors leaving the managed fund.

⁴ Refer to the Managed Account Guide for information about transferring assets into or out of your managed account.

Key features

The following table provides a summary of the key features of the Managed Account. You should read the Managed Account disclosure documents relevant to you before using the Managed Account.

How your money is invested	More details
Investment management	Managed Account Guide
Choice of models	Managed Models Booklet(s)
Choice of Model Managers	Managed Models Booklet(s)
Choice of investment types	Managed Models Booklet(s)
Investment strategies	Managed Models Booklet(s)

Key features

	investment strategies and active investment strategies and various approaches to asset selection.	
Investment objectives	Each model has an investment objective. Generally the objectives will be to achieve capital growth over the medium to long term. Some models may also consider the generation of income. The objectives may include outperformance of certain market indices or other benchmarks such as the Reserve Bank of Australia's Official Cash Rate or the Consumer Price Index.	Managed Models Booklet(s)
Transacting		More details
Minimum investment amount	Each model requires a minimum investment amount which is specified in the relevant Managed Model Booklet.	Managed Models Booklet(s)
Minimum additional investment amount	You may add amounts to the investments in your managed account. The minimum addition to any model is \$1,000. ⁵	Managed Account Guide
Transferring assets into your managed account	You can transfer assets into your managed account via your platform account.	Managed Account Guide
Withdrawing cash from your managed account	You can instruct us to withdraw cash from your managed account at any time. Once the requested cash is available, it is paid to your platform account cash account and your managed account is rebalanced. In some instances, the withdrawal amount will be made available progressively as the underlying assets are redeemed. The minimum withdrawal amount per model is \$1,000. ⁶	Managed Account Guide
Transferring assets out of your managed account	In some instances, you may transfer underlying assets out of your managed account without selling them. ⁷ The assets are transferred to your platform account and the remaining assets in your managed account is rebalanced. The minimum amount that can be transferred from any model is \$1,000.	Managed Account Guide
Changing your Managed Models	You can change your chosen models or model allocation at any time. This causes your managed account to be rebalanced.	Managed Account Guide
Rebalancing		More details
Rebalancing your managed account	When there are changes to your managed account or the models that you hold, we review the underlying assets held in your managed account and, where required, your managed account is rebalanced.	Managed Account Guide

⁵ The minimum additional investment amount does not apply to automated reinvestment of income or excess cash from your platform account.

⁶ The minimum withdrawal amount does not apply to withdrawals made as a result of an auto sell down to your platform account.

⁷ Certain assets held within a model may not be able to be transferred to your platform account. Refer to the Managed Account Guide for information about transferring assets into or out of your managed account.

Key features

Rebalancing (continued)		More details
Minimum holding size	There is a minimum holding of \$100 in any single asset bought in each model for your managed account. You can choose to set a higher minimum holding size which then applies to all assets in your managed account.	Managed Account Guide
Minimum trade size	There is a default minimum trade size of \$100 or 0.05% for each model, whichever is higher, for any purchase or sale of an asset in your managed account which applies when assets are rebalanced. You may choose to set a different minimum trade size which then applies to any future trade in your managed account. ⁸ The minimum trade size cannot be lower than \$100.	Managed Account Guide
Floating allocation	Your model allocation and the allocations to underlying assets in your managed account will float with movements in the value of these underlying assets. This means that your managed account is not rebalanced simply because underlying assets values have changed.	Managed Account Guide
Investment preferences you can nominate		More details
Substitute	Where you do not wish to have a particular asset in your managed account, you may instruct us not to buy that asset and to substitute a different asset (that we agree to hold) instead.	Managed Account Guide
Don't hold	Where you do not wish to have a particular asset in your managed account, you may instruct us not to buy that asset and to spread the amount that would otherwise be allocated to the asset across the other assets included in each model which has an allocation to the don't hold asset.	Managed Account Guide
Lock	You may instruct us to retain a holding in a particular asset in your managed account and to not trade (buy or sell) any of that asset during a rebalance.	Managed Account Guide

⁸ From time to time, where you have certain models in your managed account, we may mandate a higher default minimum trade size. The minimum trade size is shown in your managed accounts profile available through your online account.

Key features

Investment preferences you can nominate (continued)		More details
Managed Account income instruction ('income instruction')	In your platform account, you may set an income instruction for your managed account. You can choose between the following options: • reinvest in your managed account; or • pay to your platform account cash account (by partly redeeming your interest in the Managed Account). If you do not select an income instruction, generally the default option is to reinvest income in your managed account.⁹ You should consider whether your chosen models are managed to accumulate income or to distribute income, as different combinations of your income instructions and model income settings can impact cash holdings, rebalancing, and transaction costs.	Managed Account Guide Managed Models Booklet(s)
Other features		More details
Taxation	The tax treatment of managed account assets depends on whether your managed account is held using the Netwealth Superannuation Master Fund or the Netwealth Wrap Service. The tax will be calculated by reference to the income you receive from the underlying assets held in your managed account whilst also taking into account gains and/or losses realised when these assets are sold.	Page 16 The relevant disclosure document for your platform account
Reporting	We include the assets held in your managed account in your platform account reports. We provide information about the Model Performance of each model as described on page 8.	Managed Account Guide The relevant disclosure document for your platform account
Website	By logging into your platform account, you can view your current investments, your allocation to models and the investment transactions in your managed account. You can also place instructions in relation to your managed account online, including adding to, withdrawing from or switching between models, updating your investment preferences or suspending rebalances.	Page 7 The relevant disclosure document for your platform account

⁹ For clients of certain financial advisers, the default income instruction option may be different.

Key risks

It is important that you understand the applicable risks before you make investments in the Managed Account. All investing involves some degree of risk. The values and returns of most investments fluctuate. Generally, the higher the potential return from an investment, the greater the associated risk. You should consider getting professional investment advice that is tailored to your investment objectives, financial situation and particular needs as this will assist you in deciding whether you are comfortable with the risks involved.

The key risks of investing in the Managed Account are the risks associated with the Managed Account itself (i.e. the risks associated with model selection and Model Managers and the risks associated with the operation of your managed account) and the investment risks associated with the models and underlying assets. A summary of the key risks of investing in the Managed Account is below. More information about these risks is available in the Managed Account Guide.

If you do not understand all of the risks associated with the Managed Account as described in this document and the Managed Account Guide, you should ask your financial adviser, or an investment professional, to explain them to you.

Risks associated with the Managed Account

There are risks associated with the operation of your managed account. While we take reasonable steps to minimise or control risks where we can, these risks cannot be eliminated and may affect the performance of your managed account. Risks associated with the operation of your managed account include the following:

- **Risks associated with model selection and Model Managers:** these include risks associated with the level of diversification in particular models, the subjective nature of investment decisions made by the Model Manager, potential changes affecting the Model Manager, such as the loss of key staff, and the Model Manager failing to effectively implement their stated investment strategy and process.
- **Risks associated with the operation of your managed account:** these include that the actual underlying assets in your managed account are unlikely to exactly match the underlying assets of your chosen models, the amount of trading associated with rebalances has an impact on transaction costs and investment performance, if rebalances are suspended your managed account may not reflect the most recent investment decisions made by your chosen Model Managers and, during the rebalance process it is possible that the completion of a trade may be delayed. Also, there are systems risks. The operation of your managed account relies on our systems and processes operating effectively and efficiently to establish and rebalance models and on the relevant Model Manager providing us with updated information regarding the underlying assets of the models on a regular basis. There is a risk that these systems and processes may fail or may not operate as intended.

Investment risk

Investments made through the Managed Account carry investment risk. Investment risk may impact on the value of the investments and/or limit your ability to have the assets sold or redeemed. There is a risk that investments in your managed account may experience negative investment returns (meaning you could end up with less than you invested) and you should understand that the higher the expected return, the more likely that negative returns may be experienced in the short term.

Investment markets are affected by numerous factors. Significant types of investment risk include market risk, currency risk and interest rate risk. In addition, there are other types of investment risk that may impact on your underlying assets in your managed account which are described in the Managed Account Guide. The type and extent of investment risk depends on which models you choose.

Liquidity risk is also a significant investment risk. Certain models available in the Managed Account may include underlying assets that are illiquid (for example, investments in private assets or non-marketable securities). An asset is treated, by us, as being illiquid if it cannot be converted to cash

Understanding risks:

You should read the Managed Account Guide before you invest. The Managed Account Guide contains more information to help you understand the risks of investing using the Managed Account.

Key risks

within 30 days. If a model contains an asset that is illiquid, this may limit your ability to withdraw or transfer funds from your platform account.

Models which may contain illiquid assets are flagged in the online 'Compare Funds and Models' for your platform account.

Where a model is designated as illiquid, at any point in time it may be that none, some or all of the underlying assets of the model are illiquid. The level of illiquid underlying assets in the model will depend on the decisions of the Model Manager in relation to the holdings of the model and this changes from time to time. An asset held in the model may be illiquid for a number of reasons, which include but are not limited to:

- the asset has either a fixed term of longer than 30 days or can only be redeemed when underlying assets are realised - for example, this may apply to assets that hold direct property or infrastructure assets; or
- the asset has limited withdrawal timeframes (e.g. monthly, quarterly or annually) - for example, this may apply to assets in products that invest in a portfolio of less tradable assets such as alternative investments, private equity or credit strategies.

Please refer to the disclosure document for your platform account for more information about illiquid assets.

Standard Risk Measure

The Standard Risk Measure ('SRM') risk band for each model is set out in the Managed Models Booklet. The SRM is based on industry guidance to allow investors to compare investments that are expected to deliver a similar number of negative annual returns over any 20-year period. The SRM is not a complete assessment of all forms of investment risk; for instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than you may require to meet your objectives. Furthermore, it does not take into account the impact of management fees and costs and tax on the likelihood of a negative return. You should always ensure you are comfortable with the risks and potential losses associated with your chosen investments. The table below sets out the meanings of the 7 risk bands of the SRM.

Standard Risk Measure:

The Standard Risk Measure 'risk band' for each model is available in the Managed Models Booklet.

Risk band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

Further information

Tax information

There are tax implications associated with investments held in your managed account. You should obtain up-to-date professional advice about how tax applies to your circumstances before making an investment. Tax outcomes will vary depending on whether your managed account is held in the Netwealth Superannuation Master Fund or the Netwealth Wrap Service. Information about how tax applies to your platform account and to the investments held in those accounts is included in the disclosure document for your platform account.

You do not receive a separate tax statement for the Managed Account. If you hold your managed account through the Netwealth Wrap Service, the Annual Tax Statement for your platform account includes the relevant taxation information about investments held in your managed account.

The tax position of individual investors is not considered by the Model Manager when making investment decisions.

Labour standards and environmental, social and ethical considerations

We do not take into account labour standards or environmental, social or ethical considerations for the purpose of appointing any Model Manager. Investment decisions made by the Model Managers do not take into account labour standards or environmental, social or ethical considerations unless otherwise stated in the relevant Managed Models Booklet. Where Model Managers do take such matters into account this is stated in the relevant Managed Models Booklet. We do not independently verify information provided by Model Managers including whether the model manager complies with the stated investment strategy in relation to labour standards or environmental, social or ethical considerations and, to the extent permitted by law, do not take any responsibility for it.

What if you change your mind?

No cooling off period applies to the Managed Account or the selection of models. If you choose a model that uses underlying assets that are designated as illiquid and you change your mind about the asset, you may not be able to have it redeemed immediately. You should therefore consider the liquidity of the type of assets held in a model before instructing us to invest your funds in it.

What if you have a complaint?

We have arrangements in place to consider and seek to resolve any complaints about the services we provide to you. If you have a complaint about us, the Managed Account, or our other services, you may contact us by email or telephone as shown on page 2 or by writing to:

The Complaints Manager – Service, Administration & Support
Netwealth Investments Limited
PO Box 336
South Melbourne VIC 3205

Freecall: 1800 888 223 (within Australia)
Phone: 03 9655 1300
Email: complaints@netwealth.com.au

We will seek to resolve your complaint within 30 days of receiving it. During this time we will update you on the progress of your complaint.

We are a member of the Australian Financial Complaints Authority ('AFCA'). AFCA is an independent external dispute resolution body, which deals with complaints from customers involving financial services and products. If you are not satisfied with the result of our internal complaints procedure, or it has taken longer than 30 days to receive a response, you may be able to refer your complaint to AFCA. AFCA will review your complaint without charge. AFCA may be contacted by email, by telephone, online or in writing to:

Further information

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone 1800 931 678 (free call)
Email info@afca.org.au
Website www.afca.org.au

To allow AFCA to easily identify us, please quote our code number 10709. If you have a complaint about advice that you have received from a financial adviser, you need to contact the adviser or their AFS Licensee. The Financial Services Guide provided by the adviser should outline their dispute resolution procedure. We are not responsible for your Nominated Financial Adviser or any other financial adviser, the advice that they provide or the actions that they may take.

Compensation arrangements

We hold a professional indemnity insurance policy suitable for our business. This seeks to ensure that we are able to compensate you if you suffer any loss as a result of us (or any of our representatives), breaching certain legal obligations to you. These arrangements satisfy the requirements set out under section 912B of the *Corporations Act 2001* (Cth).