

Financial Services Guide

31 March 2025

Your Authorised Representative

Name Sergio Premier
Adviser Number 1314511
Contact Details Level 27, 101 Collins Street
Melbourne Vic 3000
03 9653 7310

Licensee

Your Authorised Representative is employed by Partnervest Pty Ltd, and is licensed by, and an authorised representative of, Industry Fund Services (IFS).

Not Independent

Because your Authorised Representative is employed by Partnervest Pty Ltd, they are not classed as independent, impartial or unbiased (which are restricted terms under law).

Employer

Name Partnervest Pty Ltd
ABN 80 683 034 693

Services Your Authorised Representative Can Provide

Your Authorised Representative is authorised to provide factual information (objectively ascertainable information) and general advice to existing and prospective members on managed investments scheme products.

General advice provides you with information about the general features of a financial product or service, without taking into consideration your personal objectives, financial situation, or needs. It can help you learn about products or services and assess whether a product or service is right for you.

Your Authorised Representative is not authorised to provide you with personal advice that takes into consideration your personal objectives, financial situation and needs.

Therefore, you should consider the appropriateness and read the relevant Product Disclosure Statement before making a decision or seek personal advice.

About this Financial Services Guide

This Financial Services Guide (FSG) helps you decide whether you want to use the services of the Authorised Representative named above.

It sets out:

- The services your Authorised Representative and IFS can provide;
- The fees and benefits your Authorised Representative, IFS and Partnervest Pty Ltd receive;
- The associations your Authorised Representative, IFS and Partnervest Pty Ltd have;
- Other documents you may receive;
- How IFS manages and uses your personal information;
- How you can make a complaint.



INDUSTRY FUND SERVICES

How Your Authorised Representative is Paid

Your Authorised Representative is paid a salary by Partnervest Pty Ltd and may also earn bonuses based on the overall performance of Partnervest Pty Ltd which varies annually. Their salary is not linked to the advice they give you.

No Commissions

IFS Authorised Representatives do not receive any commissions whatsoever.

Associations of IFS and Your Authorised Representative

IFS and Partnervest Pty Ltd have entered into an agreement allowing your Authorised Representative to provide general advice under IFS' Australian Financial Services Licence (AFSL).

Partnervest Pty Ltd is the operator and distributor of the product known as SimpleInvest (ARSN 628 156 052), a registered managed investment scheme, issued by OpenInvest Limited (ACN 614 587 183, AFSL 504 155).

Fees that IFS and Partnervest Pty Ltd Receive

IFS is paid fees by Partnervest Pty Ltd for the financial advice and licensing services it provides to your Authorised Representative.

Fees You Will Pay

Your Authorised Representative will let you know any fees you need to pay for services they provide to you, before those services are provided.

Compensation Arrangements

IFS has in place professional indemnity insurance which satisfies the requirements for compensation arrangements under s 912B of the Corporations Act 2001.

Unhappy with your advice or service?

IFS has a process to help you if you're unhappy with the advice or service you've received.

You can let us know and make a complaint by:

- Speaking to your Authorised Representative;
- Mail:

Complaints Manager
Industry Fund Services
Level 27, 360 Elizabeth Street,
Melbourne, VIC 3000;

- Phone: 1300 680 821
- Email: riskandcompliance@ifs.net.au

We'll do our best to contact you within 1 business day of receiving your complaint to let you know we're working on it, and to get any additional information we need to help you. We'll try to resolve your complaint as quickly as possible and, in any case, within 30 days.

If you're unhappy with our response to your complaint, you can make a complaint with the Australian Financial Complaints Authority (AFCA) - an external body that works with you and IFS together, to resolve your complaint. This service is free to consumers. You can make a complaint to AFCA via:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail:

AFCA
GPO Box 3
Melbourne VIC 3001

Please note that before making a complaint to AFCA - you must first make a complaint to us.

Your Personal Information & Privacy

IFS takes your privacy seriously. IFS and your Authorised Representative collect and use your personal information to provide you with the services set out in this FSG. We also disclose your information to third parties where we need to in order to provide you with the services set out in this FSG. You're not required to provide any information to us or consent to the disclosure of your information, but if you don't, we may not be able to provide you with those services.

We maintain a record of your personal information to provide you with services now and in the future to which your Authorised Representative has access. You can look at your file at any time by asking us in writing. We may charge you a fee to cover the cost of locating, retrieving, reviewing and copying your file, but we'll let you know about any fees in advance.

IFS or your Authorised Representative may contact you in the future to let you know about financial information relevant to you, to explore your advice needs or to offer you services. If you do not want to be contacted, please let your Authorised Representative know.

For more information about how IFS collects, managed and uses your personal information, please visit ifs.net.au/privacy-disclaimer.

For more information about how Partnervest Pty Ltd collects, manages and uses your personal information, please speak with your Authorised Representative.

You can also see information about your privacy rights at the Office of the Australian Information Commissioner at oaic.gov.au