

# Financial Services Guide

Before you invest, you must read and acknowledge this document before taking the next step.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. This Guide contains important information about:

- Who we are.
- How we can be contacted.
- What services we are authorised to provide to you.
- How we (and any other relevant parties) are remunerated.
- Details of any potential conflicts of interest; and
- Details of our internal and external dispute resolution procedures, along with how you can access them.

It’s designed to assist you in deciding whether or not to use any of the services offered in the Guide and also contains information about remuneration paid in relation to the services offered together with information on what to do if you have a complaint about our services.

If you select a particular Financial Product we will give you information about the particular Financial Product - a *Product Disclosure Statement* - to help you make an informed decision about the Financial Product. This document will describe the investments, associated fees, and availability of complaint handling with the product provider.

## **Who provides the financial services offered in this FSG?**

The financial services offered in this FSG are provided by Index Fund Advisors Pty Ltd trading as Scientiam as an Authorised Representative (no 1261536) of Pooledfunds Pty Ltd (AFSL 234543).

## **Who is Pooledfunds Pty Ltd ABN 28 073 437 742?**

Pooledfunds is an Australian Financial Services Licence holder that permits it to provide you with the financial services offered in this FSG.

Contact details are as follows:

Suite 35 90 Mona Vale Road

Mona Vale NSW 2103

02 9905 9001

Email [enquiry@pooledfunds.com.au](mailto:enquiry@pooledfunds.com.au)

[Ph 02 9905 9001](tel:0299059001)

## **Who is responsible for the financial services offered in this FSG?**

Pooledfunds Pty Ltd, as the holder of an Australian Financial Services Licence acts on your behalf (not the product issuers) and is responsible for the financial services offered in this FSG. Pooledfunds Pty Ltd has authorised the distribution of this FSG.

## **Does Pooledfunds Pty Ltd or its Representatives have any relationships or associations with financial product issuers?**

Pooledfunds Pty Ltd or its Authorised Representatives do not have any relationships or associations with financial product issuers.

## **What financial services are offered in this FSG and what kinds of financial products do those services relate to?**

We can provide you with **general financial product** advice on and deal by applying for, acquiring, varying or disposing in respect of the following products:

- Managed investments schemes including investor directed portfolio services and
- Superannuation.

As Scientiam is only authorised to provide general advice you need to **be aware** that your specific objectives, circumstances, and financial situation will not be taken into consideration. Consequently, you will need to assess the appropriateness of the information provided through our website to your circumstances. If you are not comfortable doing this, then we suggest that you contact Pooledfunds for access to a person who can provide you with the personal advice that you require.

## **Privacy**

### **What information do we maintain in your file, and can you examine your file?**

Your privacy is important to Pooledfunds Pty Ltd. We retain personal information about you which enables us to establish your record with us and access to your account with us. You can always request access to the information we hold to confirm its accuracy and notify us of anything that needs to be updated. The records will also retain the information on the investments that you hold. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

## **If you have any complaints**

### **What should you do if you have a complaint?**

If you have any complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

1. Contact Scientiam (via [enquiry@scientiam.com.au](mailto:enquiry@scientiam.com.au)) with whom you have been dealing, using the contact details in this FSG.
2. If your complaint is not satisfactorily resolved within 3 business days, please lodge your complaint in writing to:

Pooledfunds Pty Ltd  
Suite 35, 90 Mona Vale Road  
Mona Vale NSW 2103  
02 9905 9001  
[enquiry@pooledfunds.com.au](mailto:enquiry@pooledfunds.com.au)

3. If you still do not get a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) Limited, GPO Box 3, Melbourne Vic 3001 an independent external dispute resolution service of which Pooledfunds Pty Ltd is a member. The contact details for AFCA are below:

Telephone: 1800 931 678  
[www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)

The Australian Securities & Investments Commission (ASIC) also has a free call Infoline on 1300 300 630, which you may use to make a complaint and obtain information about your rights.

# Schedule of Costs

Scientiam Portfolios incur the following annual costs as follows:

## **Scientiam Model Portfolio cost**

A maximum of 0.8% when opening a direct account (with no adviser).

When signing up via an adviser we charge the adviser \$275 inclusive of GST.

Your adviser may charge this to you or charge you via another method which they will disclose to you separately.

## **WealthO2 Administration and Reporting Costs**

A maximum investment account of 0.15%.

A maximum superannuation account of 0.35%.

## **Dimensional Fund Management Costs**

From a minimum 0.19% to a maximum of 0.45% (dependent on individual portfolio/s selected).

## **Total Range of Annual Costs**

From 0.6% to a maximum of 1.35%.

### ***For example:***

If you invest \$100,000 in a Scientiam balanced investment portfolio the total cost = \$59 per month or \$708 per annum including GST or as a percentage 0.7%.

If you invest \$100,000 in a Scientiam Superannuation\* balanced portfolio the total cost = \$75 per month or \$900 per annum including GST or as a percentage 0.9%.

(\*Superannuation accounts are slightly more expensive due to trustee fees)