

# Financial Services Guide

22 September 2008

This Financial Services Guide ('FSG') is an important document which describes the role of St Andrew's Wealth Management ABN 97 097 084 878 AFSL 230727 ('St Andrew's') in making Top 200, a managed investment fund, available to you. The information will assist you in deciding whether to use the services St Andrew's provides. You will also find information about how St Andrew's and its staff are paid for those services, as well as how you can voice any complaints, and how St Andrew's will deal with them.

You should receive a Top 200 Product Disclosure Statement (the PDS) with this FSG. The PDS contains information about the features, costs, risks and benefits of Top 200, and other information you need to consider when deciding whether to apply.

## St Andrew's role

St Andrew's provides a financial service through its significant role in arranging for the creation and distribution of Top 200. St Andrew's is authorised under its Australian Financial Services Licence to arrange for dealing in and providing general financial advice about interests in managed investment schemes, including investor directed portfolio services. When providing this service St Andrew's is acting on its own behalf.

## How does St Andrew's benefit from arranging for the issue of Top 200?

St Andrew's will receive a fee from Navigator Australia Ltd, the issuer of Top 200. This fee is up to 65% of the 1% per annum ongoing management fee on your investment. For example if you invest \$10,000 St Andrew's will receive \$65. All St Andrew's staff that provide a financial service to you are paid a fixed salary.

## What can you do if you have a complaint?

St Andrew's views complaints as a way to improve the services and products we offer our clients and has a structured internal complaints resolution procedure.

If you would like to make a complaint regarding the services or products you have received from St Andrew's please write to our Complaints Manager at our address below. St Andrew's will fully investigate your complaint with a view to reaching a satisfactory resolution of your complaint within forty five (45) business days. In the unlikely event that we can not resolve your complaint satisfactorily, you have the option to refer your complaint to the Financial Ombudsman Service (FOS) – an independent body we are a member of, who will be able to help resolve your complaint free of charge. Their contact details are:

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

Phone: 1300 780 808  
e-mail: [info@fos.org](mailto:info@fos.org)

## Compensation Arrangements

We have in place Professional Indemnity insurance to cover us for the services we provide to you. This includes claims relating to conduct of our representatives/employees that no longer work for us (but who did at the time of the relevant conduct). Our insurances comply with the relevant legal requirements.

## Want to know more?

If you want to know more about Top 200 or St Andrew's please write to us at PO Box 7395 Cloisters Square, Perth, WA 6850, call 1300 TOP 200 or visit our website [top200shares.com.au](http://top200shares.com.au)