

Financial Services Guide

A guide to our Company and your Adviser

Version 1.1

This guide has been authorised by Evolution Super (Australia) Pty Ltd

Australian Financial Service Licence No. 319 810
ABN 88 101 789 226

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Before seeking our advice, you probably have a number of questions you would like to ask about Evolution Super (Australia) Pty Ltd. You have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued with the authority of Evolution Super (Australia) Pty Ltd.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

On an ongoing basis, a Record of Advice (ROA) will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided. You have a right to request for a copy of these documents.

In the event we make a recommendation to acquire a particular financial product or offer to arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Before you get our advice

Who is my adviser?

Your adviser is David Lolicato, David Lolicato is an Authorised Representative (No 309 082) of Evolution Super (Australia) Pty Ltd and is also an Authorised Representative of Thornton Group (Australia) Pty Ltd. David can be contacted at Evolution Super (Australia) Pty Ltd on 08 8271 2711.

Who will be responsible for the advice given to me?

Evolution Super (Australia) Pty Ltd holds an Australian Financial Services Licence (No 319 810) and is responsible for the advice provided by its representatives.

Evolution Super (Australia) Pty Ltd maintains a Conflict of Interest register which is available on request.

Evolution Super (Australia) Pty Ltd is a wholly owned subsidiary company of Thornton Group (SA) Pty Ltd.

What advisory services are available to me under the authority of Evolution Super (Australia) Pty Ltd?

The following advisory services are available under the authority of Evolution Super (Australia) Pty Ltd:

- Superannuation;
- Deposit and payment products;

We will only recommend an investment to you after considering its suitability for your individual investment needs, objectives and financial circumstances.

The products we recommend are all selected from an approved list of products carefully researched by independent research experts.

How will I pay for the service?

Evolution Super (Australia) Pty Ltd offers a range of payment options including fees and commissions on funds placed, or a combination of both methods. Please refer to the Fee Schedules in this Financial Services Guide for more information regarding fees. Your adviser will explain these options to you and help you select the option that is most suitable for your personal situation.

When you get our advice

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and other benefits your adviser receives for recommending investments. We will provide this information to you when we make specific recommendations.

Will my adviser give me advice that is suitable to my

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investment needs and financial circumstances?

Yes. However, to do so we need to find out your individual investment objectives, financial situation and needs before we recommend any investment to you.

You have the right not to divulge this information to us. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks associated with the investments or investment strategies that my adviser recommends to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

What compensation arrangements are in place and are these arrangements complying?

Evolution Super (Australia) Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides

indemnity up to the Sum insured for Evolution Super (Australia) Pty Ltd and our authorised representatives / representatives / employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representatives / representatives / employees who have ceased work with Evolution Super (Australia) Pty Ltd for work done whilst engaged with us.

Privacy Policy

Evolution Super (Australia) Pty Ltd has a privacy policy. This policy is available upon request.

Anti Money Laundering

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely.

If you have any complaints

Who can I speak to if I have a complaint about the advisory service?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days please contact our General Manager on (08) 8271 2711, or put your complaint in writing and send it to:
Evolution Super
Att: General Manager
60 Greenhill Road
WAYVILLE SA 5034
Ph: (08) 8271 2711

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Email: david@evolutionsuper.com.au

We will try and resolve your complaint quickly and fairly.

3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service on 1300 780 808, in writing to PO Box 3, Melbourne VIC 3001, or you can email them at info@fos.org.au
Evolution Super (Australia) Pty Ltd is a member of this complaints resolution service.
4. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights. Alternatively, you can email your complaint to infoline@asic.gov.au.
5. If your concerns involve unethical conduct, you may wish to consider raising these concerns with the Financial Planning Association of Australia (FPA). They can be contacted at on 1800 626 393 or in writing to PO Box 109 Collins Street West, Melbourne VIC 8007.
6. If your complaint is in relation to superannuation matters, you can contact the Superannuation Complaints Tribunal on 1300 780 808, in writing to Locked Bag 3060, GPO Melbourne VIC 3001 or you can email them at info@sct.gov.au.

Statement of Advice (SOA) Preparation Fee

This covers the preparation of a written Statement of Advice. The fee is determined and agreed on prior to the commencement of the preparation of the SOA. It is based on complexity.

Basic	\$550
Advanced	\$1,650
Complex	POA

Hourly rates

Where appropriate, Evolution Super may elect (with your permission) to charge an hourly rate for its services.

Certified Financial Planner Qualified	\$264
Authorised Representative	\$220
Paraplanner	\$150
Adviser Assistant	\$90
Accountant	\$220

General Fee Schedule

(all fees inclusive of GST)

Following is a comprehensive list of all of the possible fees that Evolution Super (Australia) Pty Ltd charges for the provision of advice. Additional fees may also be charged depending on the product or products that you may invest in. These fees will be fully disclosed to you in the written Statement of Advice that will be provided to you at the time that specific product recommendations are made. Your Authorised Representative, David Lolicato, is paid a salary. He may also receive a bonus ranging from 30% up to a maximum rate of 50%, conditional on gross revenue production targets being met. You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or authorised representative.