Research & Investments

Financial Services Guide (FSG)

November 2016.

V1.1

Contents

Who is Research & Investments?

Research & Investment Group Pty Limited (ACN: 610 381 158) ("Research & investments") provides a range of financial services to Research & Investment members and users of the Research & Investment website.

Research & Investments is an Authorised Representative (no.1249294) of MoneySherpa Pty Limited (ACN: 164 927 708) which holds Australian Financial Services Licence (AFSL No. 451289) issued by the Australian Securities and Investment Commission (ASIC) which governs how we provide these services.

When you become a Research & Investments Member you will receive general investment advice from Research & Investments staff. The staff will be employees of Research & Investment Group Pty Limited who will provide the service on behalf of the licencee. Research & Investments does not act on behalf of anyone else.

What is this document?

This document is our Financial Services Guide. We are required to provide it to you before we provide you with any Financial Service (such as our research).

It contains important information about various fees and charges that may be payable by you to us, payments that we may receive from a product provider (for example an insurer or fund manager), or we may pay to certain third parties, when we provide you with a financial service or product.

It also contains information about what you should do if you have a complaint or dispute in connection with our provision of those services.

You should read this document, ensure you understand what it means for you and retain a copy for Your records. If anything is unclear please contact us.

How to Contact us:

Level 3, 55 Pyrmont Bridge Road, Pyrmont, NSW, 2009

1300 849 079

support@researchandinvestment.com

www.researchandinvestment.com

What are we Licenced to Provide You?

The AFSL held by our licencee (MoneySherpa Pty Ltd) authorises it to provide Advice in relation to the following products:

1. Deposit products
2. Bonds and other fixed interest products
3. Life insurance products (life insurance, income protection, trauma and TPD insurance)
4. Managed investment funds
5. Retirement savings accounts
6. Shares
7. Superannuation

We provide only General Advice in relation to Securities.

We provide you with investment products.

We provide general advice in relation to securities (listed on the Australian Securities Exchange (ASX) and included in the ASX200 index (ASX200), or listed on the New York Stock Exchange or NASDAQ exchange and included in the S&P500 index to our clients through our Investment Reports & Market Commentary updates. Our reports cover both short term trading and medium to long term investments. Our reports are based on quantitative investment discipline. They seek to benefit investors by providing a systematic approach to managing volatility, position sizing, selections and entry and exits of these positions.

We do not help you acquire or dispose of products referred to in our recommendations outlined in our research. You should make up your mind as to whether the trades are suited to your needs and consider what other information you should use to reach your decision (such as PDS or prospectus).

GENERAL ADVICE WARNING

The Research & Investments website and our research is general advice that is it consists of information which does not take into account your personal goals and circumstances.

We are not authorised to and do not provide specific advice, even if you ask for it. The advice provided is general in nature and does not take into consideration your financial goals or situation.

You must consider the appropriateness of this advice prior to acting on it. Consider relevant professional advice.

What product providers do we deal with

Research & Investments provides its own research and does not have any relationships with product issuers. The underlying investment philosophy is managed by Dr Bruce Vanstone & Anthony Porter our Investment officers.

HOW YOU MAY INSTRUCT US

You may commence or cancel your subscription using our website.
www.researchandinvestments.com

What you Pay Us

Access to the Research & Investment website is available free of charge (Non-paying subscriber). Research & investments paid subscribers, get access to the premium features and model portfolio research pays:

Product Name	Payment Duration	Fee ($)
ASX200 – model portfolio	Monthly	$79.00
ASX200 – model portfolio	Annually	$799
S&P500 – model portfolio	Monthly	$79.00
S&P500 – model portfolio	Annually	$799
Bundled ASX200 & S&P500 – model portfolios	Monthly	$134.00
Bundled ASX200 & S&P500 – model portfolios	Annual	$1,440.00

You may cancel your membership at any time. If you do so, you will no longer be able to access any features of the Research & Investment website, nor its model portfolios.

Other Research & Investments Revenue

From time to time we may receive payment for hosting sponsored content (including in relation to financial products) on the website or in our communications with you. The content will be clearly labelled and does not affect the underlying research & communication philosophies used by the company.

Payments we make to others

We generally do not pay commissions to third parties. We believe that the best endorsement you can give us is to refer Research & Investment to your friends, family and colleagues. From time to time we run promotions to encourage referrals. We may also obtain referrals from professionals such as accountants.

We pay a number of providers to assist us in delivering the services to you. We pay some of these based on a percentage of the revenue we receive including our credit card merchant facility.

How is our Research Team Paid?

All Research & Investments offices are employees or contractors to the company and are paid a salary. They may also receive an annual or quarterly bonus based on meeting benchmarks for customer service, job performance and productivity.

Some Research officers may be directors or shareholders in the company and receive dividends based on that shareholding.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT
We are committed to providing you with the best possible service. If at any time we have not met your expectations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT

If you have a complaint, we request you follow these steps:
1. Write or email the complaints officer - complaints@lifesherpa.com.au
2. We will respond seek to resolve the issue
3. If you are still not satisfied, you may contact our External Dispute Resolution Service (it's free)

If you are not satisfied with the resolution of your complaint by the third party, you are entitled to have your dispute considered by their External Dispute Resolution Scheme.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may request our External Dispute Resolution Scheme to help you. You do this at any time, but they may ask you to wait until our internal processes are complete before they will consider your complaint further. Our External Dispute Resolution Scheme is the Financial Ombudsman Service Limited which contacted by:

- Telephone: 1300 780 808
- Online complaint form: https://forms.fos.org.au/OnlineDispute
- Website: http://www.fos.org.au
- Mail: GPO Box 3, Melbourne VIC 3001
- Fax: 03 9613 6399

Research & Investments has the benefit of a Professional Indemnity Insurance policy maintained by MoneySherpa and required by the Corporations Act and which meets ASIC's requirements.

Privacy

For what purpose do we use your contact data?

The privacy of your personal information is important to us. We are committed to ensuring that any personal information we collect will be handled in accordance with our privacy policy and in accordance with the requirements of the Privacy Act 1988 (Cth). The personal data that we collect from you will only be used by us to assist in the planning of marketing proposals, education seminars and provision of general product advice to clients.

If you would like a copy of the information we hold, please contact us.

Our privacy policy is available on the Research & Investment Website - www.researchandinvestments.com