

THE LEADERS INVESTMENT MANAGER LIMITED

ABN 36 003 627 085; Australian Financial Services Licence Number: 240776

Financial Services Guide (FSG)

For General Advice in relation to information and research publications and websites.

This FSG is dated 15 January 2012 and is provided to you by The Leaders Investment Manager Limited

This Financial Services Guide (FSG) is issued by The Leaders Investment Manager Limited. This FSG is designed to provide you with important information prior to subscribing or purchasing our information and research. If you need any more information than is contained in this document please contact us. You have the right to ask us about our charges, the type of advice we will provide you, and what you can do if you have a complaint about our services.

Who will be providing the financial service to me?

The Leaders investment Manager Limited

Principal Place of Business Level 14 52 Phillip Street Sydney, NSW 2000	Postal Address: Box 3486 GPO Sydney, NSW 2001
Tel No: 02 9252 5300 Fax: 02 9252 8400 Email: mail@thefamilyoffice.com.au	

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Leaders is licensed to offer you the following services:

Provide general financial product advice for the following classes of financial products to retail and wholesale clients:

- Deposit and payment products
- Derivatives limited to old law securities options and warrants
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in managed investment schemes, including investor directed portfolio services
- Securities
- Superannuation

We currently provide this advice through our information and research publications and our websites. We are not in this instance providing any facilities for buying or selling securities. Please note that all our publications provide general advice only. This is an important consideration and means that the advice has not been prepared by taking into account the particular investment objectives, financial situation and particular needs of any individual investors. It is a general information service only. You should assess whether it is appropriate in light of your own individual investment objectives, financial situation and particular needs. If necessary, you should consult with a licensed investment adviser or dealer in securities such as a stockbroker before making an investment decision.

How will I pay for the service?

Leaders operates a subscription and fee for service based business. When you subscribe or purchase a service you will be required to pay a fixed fee. No other fees or commissions are charged on these products.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Your adviser receives a fee for providing the service to you. They do not receive commissions.

How do you manage potential conflicts of interest?

Leaders is independent of any financial product provider and values this independence in helping us to make objective assessments of securities.

Our research analysts are guided by a code of conduct and disclosure for their own share trading activities. The key elements of our policy are:

- Analysts may not trade against a recommendation at any time without the prior written consent of a director of Leaders.
- Analysts may not trade in the shares of a company 5 days ahead or after the day of publication of a recommendation.
- All analysts are required to record their stock holdings and any changes to them.

Will you provide me advice, suitable to my needs and financial circumstances?

No, Leaders in providing only general advice, has no knowledge of your personal situation.

What should I know about the risks of the financial products or strategies you recommend to me?

The information we provide is general and does not take account of your particular objectives, financial situation or needs. You should consult your own financial advisor if you are unsure of either your risk profile or the suitability of a recommendation to your own situation.

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

We keep name, address, phone and e-mail details for the purpose of fulfilling requested products and services. At any time a subscriber may change, remove or alter the records held by Leaders or elect not to receive any materials from Leaders or affiliated companies. Personal details held may include name, contact details (address, phone/fax, email) and payment information (credit card and/or bank details). Leaders can assist with any of question concerning your records.

Does Leaders have professional indemnity insurance?

Yes. Leaders has effected professional indemnity insurance in accordance with its obligations under section 912B of the Corporations Act.

Who can I complain to if I have a complaint about the provision of the financial services to me?

If you have any complaint about the service provided to you, you should take the following steps:

- Contact us and tell us about your complaint. We will seek to resolve your complaint quickly and fairly. If your complaint is not resolved within a reasonable time by one of our staff, please contact in writing the Complaints Officer, Leaders, directly.
- If the complaint cannot be satisfied to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). FOS is the dispute resolution scheme authorised to deal with complaints in relation to investment advice. Leaders is a member of this service. They can be contacted on 1300 780 808. or at www.fos.org.au