



FINANCIAL SERVICES GUIDE (Version 1) – Dated 16 October 2013

Sapient Financial Solutions Pty Ltd ABN 76 165 960 645

Part I of II

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the services offered by Sapient Financial Solutions Pty Ltd (and any associated individual authorised representatives) and also to inform you about remuneration that may be paid to Sapient Financial Solutions in relation to the services offered. This guide will provide you with an understanding of what to expect from your interactions with us, including when or if you can expect to receive a product disclosure statement (PDS) or other documentation, how to contact us, our business relationships, details of any potential conflicts and information on our procedures for dealing with disputes and how you can access those procedures.

In this FSG, references to “Sapient”, “we” and “us” means Sapient Financial Solutions Pty Ltd ABN 76 165 960 645 authorised representative No. 447201, or any of the associated individual authorised representatives (including Thomas Schwager) as the context implies. References to “you” mean an existing or intending investor or client of Sapient.

You should expect to receive this FSG before Sapient, or one of our individual AR’s, provides you general advice or dealing, or if there has been a material change since we last provided you a FSG. An Individual Adviser Profile is attached to the FSG in Part II.

Who is Sapient and how to contact us: We provide financial services as an authorised representative of Instreet Investment Limited ABN44 128 813 016 under their Australian Financial Services License (AFSL) No. 434776. You may contact us to find out more information using any of the following contact details:

Sapient Financial Solutions Pty Ltd;

Sydney

Address: Level 11, 2 Bulletin Place, Sydney, NSW, 2000

Postal Address: PO Box R1405, Royal Exchange, NSW, 1225

Telephone: 02 8205 7857

Fax: 02 8205 7867

Melbourne

Address: Level 27, 101 Collins St, Melbourne, VIC, 3000

Postal: PO Box 18092, Melbourne, VIC, 3000

Telephone: 03 9013 0049

Fax: 02 8205 7867

Email: info@sapientfinancial.com.au

Website: www.sapientfinancial.com.au

Instreet Investment Limited:

Business Address: Level 11, 2 Bulletin Place, Sydney, NSW, 2000

Telephone: 02 8216 0804

Email: info@instreet.com.au



Authorised Financial Services and Financial Products: Our individual AR's are authorised to provide general financial product advice and deal in the following financial products: Basic and Non Basic Deposit Products; Government Debentures, Stocks or Bonds; Managed Investment Schemes; Securities; Margin Lending; Derivatives; & Superannuation to wholesale and retail clients.

Instreet Investment Limited is responsible for the financial services provided by us, including the distribution of this FSG and has authorised us to distribute this FSG.

We do not provide any personal advice to clients in relation to financial products. This means that we will not take into account your objectives, financial situation or needs in relation to any advice we provide. Accordingly, a Statement of Advice will not be provided but where applicable, we will provide you a relevant disclosure document (such as a PDS) or provide you directions to obtain a copy of the same. We will not give you personal advice in our regular updates or marketing material. We will not give you personal advice when you visit our website, receive emails or contact our office or Client Services Centre.

If you choose to provide Sapient with instructions, any advice we give you will be general in nature and may not be appropriate to your objectives, financial situation and needs. Before you acquire any financial products you will need to consider all of the relevant disclosure documentation such as a PDS and complete the application form in, or accompanying, such disclosure document. In the event that you have any doubt or uncertainty in relation to a financial product, we recommend that you should always seek independent personal advice from an experienced financial adviser licensed to provide personal advice before you decide to invest in any financial product. If you do not obtain personal advice, you face the risk that the financial products you select will not fully take into account your objectives. We can arrange or lodge an investment application on your behalf if you instruct Sapient to execute without providing you any personal advice but we do not act on your behalf when we act in this capacity. If you wish to proceed without advice from us, normally we will ask you to confirm your instructions in writing and sign an acknowledgement form. You can ask us for a copy of the form at any time.

Relationships or associations with Financial Product Providers: Apart from the arrangements referred to below, there is no relationship or association between Sapient and any product issuers for whom we distribute products that might reasonably be expected to be capable of influencing our provision of financial services to you. Instreet Investment Limited has designed investment products in conjunction with Instreet Structured Investment Pty Ltd ACN 140 407 558 and other third party financial product issuers and has entered contractual arrangements to promote such products. Instreet Investment Limited derives fees from these products, the details of which are disclosed in the relevant product disclosure statements. Sapient will derive fees from any Instreet investments which it deals or arranges in.

We may be entitled to attend conferences subsidised by product issuers from time to time in the form of professional development and training courses (inclusive of travel). We will maintain a register to record any non-monetary benefits (greater than \$300) that are received or paid. You can request to review this register. You should also contact your financial adviser for information on any similar payments that they may receive from Sapient

How you can give Sapient instructions: If you need to give Sapient written instructions, this can be by e-mail or letter, or another method as agreed.



Do you have adequate compensation arrangements? We have adequate professional indemnity insurance in place to cover Sapient and our ARs for the financial services we provide. Our compensation arrangements are in accordance with the requirements of the s.912B of the Corporations Act 2001.

Authorised Representatives: Sapient's AR's are either employed by us or are independent contractors. . Our employee representatives are remunerated by salary package comprising fixed and variable components. We pay our contractors fees depending on the services and financial services they provide. Sapient employees and contractors may be eligible for regular bonus payments, which are discretionary and based on a set of performance KPIs including compliance standards, service standards, and either meeting certain sales levels or meeting revenue targets.

How we are paid for the financial services provided? Sapient use a range of different methods for payment for provision of our financial services. The fees charged for our advice and services may be based on a set dollar amount that is agreed between you and us and invoiced directly to you; or a set dollar amount or percentage-based fee that is agreed between you and us and paid via your product (if possible).

What should I do if I have a complaint? If you have any complaints about the financial service provided to you, you should take the following steps.

1. Contact Sapient and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 5 business days, please put your complaint in writing and send it to: Compliance Officer, Instreet Investment Limited PO Box R380 Royal Exchange NSW 1225. Please mark the envelope "Notice of Complaint". The Compliance Officer will try and resolve your complaint quickly and fairly within 21 business days.
3. If the complaint can't be resolved to your satisfaction, you have the right to refer the matter to Financial Ombudsman Service. They can be contacted on 1300 78 08 08 or you can write to them at: Financial Ombudsman Service, GPO Box 3, Melbourne VIC 3001.

You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630 to make a complaint and to obtain further information about your rights.

Privacy We are committed to safeguarding the privacy of your personal information. We collect your personal information for the purposes of providing you with financial services and we will use the information to provide you with the financial products or financial services you have requested. If you would like a copy of our Privacy Policy, you may contact our office or write or email us using the contact details above.