

1 May 2018

Financial Services Guide

The Outlook Group Pty Limited ABN 44 105 079 696 Australian Financial Services Licensee (No. 253119) 11A Edwards Bay Road Mosman NSW 2088

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.

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include: who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG (which has been authorised for distribution by the Licensee) should assist you in determining whether to use any of the services described below.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any personal 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.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or 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.

Key information is set out below. If you need more information or clarification, please ask us.

YOUR QUESTIONS ANSWERED

1. Before you get our advice.

Who will be providing the financial service to me?

- Details pertaining to your financial Authorised Representative are included in the attached Authorised Representative Profile.
- Your financial Authorised Representative is an Authorised Representative of The Outlook Group Pty Limited
- Your financial Authorised Representative will be acting on behalf of The Outlook Group Pty Limited.

Who will be responsible for the advice given to me?

The Outlook Group Pty Limited is responsible to you for any advice provided by your financial Authorised Representative.

The Outlook Group Pty Limited is authorised to: Provide Financial Product Advice in respect only to the following classes of Financial Products:

Deposit and payment products limited to:

- Basic Deposit Products
- Non-Basic Deposit Products
- Government Debentures, Stocks or Bonds

Life Products:

- Investment Life Insurance Products
- Life Risk Insurance Products

Managed Investment Schemes:

- Managed Investment Schemes, including IDPS
 - Retirement Savings Account Products
 - Securities
 - Superannuation

Deal in Financial Products in respect only to the following classes of Financial Products.

Apply for, acquire, vary or dispose of financial products on behalf of another:

Deposit and payment products limited to:

- Basic Deposit Products
- Non-Basic Deposit Products
- Government Debentures, Stocks or Bonds

Life Products:

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to retail and wholesale clients.

What financial services are available to me and what products do they relate to?

Your financial Authorised Representative is authorised by The Outlook Group Pty Limited to offer you the services outlined in the Authorised Representative Profile.

Who do you act for when you provide financial services to me?

The Outlook Group Pty Limited may act on behalf of various entities when providing advice to you. This will be disclosed to you prior to any investment being made.

Nevertheless, at all times, we shall act in your best interests when providing you with advice.

How will I pay for the service?

- How much commission/fee do you get?
- How are commissions/fees calculated?

The Outlook Group Pty Limited may receive commission, in which case the payment will be made to us by the fund manager/life company/product issuer you invest/contract with. Generally the commission will be based on the amount you pay, and may vary from product to product. Commissions can be received at the time you invest/contract and during the life of your investment/contract. Details are contained in the product information brochures available from your financial Authorised Representative. Your financial Authorised Representative can provide full details to the extent that they are ascertainable.

Alternatively, we may agree for you to pay us a fee, based on the time we spend developing your plan or based on the value of funds you invest. If you choose to pay a fee, we may rebate to you any commission we would otherwise receive from the entry fee.

If we agree to charge a fee for service we will invoice you when you receive our written recommendations. Our investment fees are payable at the time you invest. Any ongoing management fee or advice fees are payable on the terms negotiated with you.

Either way, we may receive an ongoing commission (as part of the fund managers' management fee).

Please make all cheques for fees payable to The Outlook Group Pty Limited (TOG).

Fees & Charges - Buying Whole of Life Policies

TOG, T Zero Pty Ltd and indirectly, (as a shareholder/director of these companies) - Authorised Representative Brad Traynor may receive a benefit when an investor sells their whole of life policy. This benefit accrues when the policy is on-sold at a later time.

The whole of life policy will be purchased with funds from any of the abovementioned parties (or a combination thereof).

Whole of Life policies that are purchased are converted to Endowment policies at the expense of the above entities, then sold, (via TOG), to investors. The endowment policies are marketed under the brand names of T Zero and T Zero Plus Securities, (see below).

Fees & Charges – T Zero & T Zero Plus securities

TOG, T Zero Pty Ltd and indirectly, (as a shareholder/director of these companies) - Authorised Representative Brad Traynor may receive a benefit when an investor purchases T Zero or T Zero Plus securities.

All of the fees and charges of the product are imbedded in the price of the T Zero or T Zero Plus to the investor. That is, TOG is remunerated for the provision of the service in two ways. The main service of revenue is through the margin the group makes on the resale of bond to the investor over and above that of the purchase price paid to acquire the bond from the original bond owner. This margin varies for 5 and 10 year bonds but is ultimately driven by the prevailing yields available within the bond market for securities of a 5 and 10 year duration. As a result, when competing yields are higher, TOG are aware that they will need to provide higher yields to investors of the T Zero and T Zero Plus bonds. This is likely to reduce the margin made on the resale of bonds to investors as the calculation of NPV (Net Present Value) that determines the resale of the bond will require the use of a higher discount rate thereby reducing the price of the bond to the investor (and the resulting profit margin to TOG).

The other fee charged is only applicable to the T Zero product where all future premiums are commuted (paid) by TOG on behalf of the investor. The Life office provides a discount for commutation of future annual premiums and TOG subtract 1.25% (in other words charge 1.25%) from this discount rate to cover the administration costs involved.

Do any relationships or associations exist which might influence you in providing me with the financial services?

There are no current relationships in existence between The Outlook Group Pty Limited or its Authorised Representatives which may influence the advice provided to you other than that described in this FSG.

2. When you get our advice.

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

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

Will you give me advice which is suitable to my needs and financial circumstances?

- Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any investment to you.
You have the right not to divulge this information to us, if you do not wish to do so.
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.

For non-retail clients, whilst every care is taken to match your objectives, financial situation and needs before we recommend any investment to you, you are required to undertake your own assessment to verify these have been met.

What should I know about any risks of the investments or investment strategies you recommend to me?

- We will explain to you any significant risks of financial products and strategies that we recommend to you. If we do not do so, you should ask us to explain those risks to you.
For non-retail clients, it is expected that you also undertake your own due diligence to verify the suitability of our recommendations to you.

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

- We maintain a record of your personal profile, which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you.
Please review the Privacy Policy below or on our website www.outlookgroup.com.au. It details how we treat privacy and security of your personal information.
If you wish to examine your file, please contact your financial Authorised Representative and we will make arrangements for its availability.

What happens to my personal information if my Authorised Representative leaves The Outlook Group Pty Limited?

- Unless you notify your Authorised Representative in writing that you wish to stay with your Authorised Representative, your personal information will remain with The Outlook Group Pty Limited

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

- Yes. You may specify how you would like to give us instructions. For example: by telephone, email or other means.

3. If you have any complaints.

The Outlook Group Pty Limited is committed to providing quality advice and accurate information. As part of that commitment, we are focussed upon improving client satisfaction by providing an efficient and accessible system for complaint resolution.

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

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

1. Contact your financial Authorised Representative and tell your financial Authorised Representative about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact Brad Traynor, 11! Edwards Bay Road Mosman NSW 2088. Phone: (1800) 601- 601.

We will always endeavour to resolve your complaint quickly and fairly.

3. If you remain dissatisfied with the outcome of your complaint or if we have not responded after 45 days (or 90 if we inform you that extra time is needed), please contact:

- Financial Industry Complaints Service Ltd (FICS) on 1300 78 08 08

4. If your concerns question our ethical conduct, please bring this to Brad Traynor's immediate attention or put your concern in writing and address it to, Brad Traynor The Outlook Group Pty Limited, 11A Edwards Bay Road Mosman NSW 2088.
5. You can also contact the Australian Securities and Investments Commission (ASIC) on 1300 300 630. You may contact ASIC to make a complaint and obtain information about your rights.

Complaints- Indemnity

The Outlook Group Pty Ltd maintains its own Professional Indemnity cover to ensure Retail Clients have a resource to rely on to settle any successful claims against the company. The amount of cover for this is \$2.5m

Privacy Statement

At The Outlook Group Pty Limited we recognise the importance of protecting your privacy. Our policy for dealing with personal information you might disclose to us is explained below.

The types of personal information we collect from you depends on how you correspond with us. Any information we receive about you will be treated as strictly confidential.

What we collect and why we need it.

In accordance with the Corporations Act, we are required to collect certain information from our clients. The information is necessary to ensure we give you advice that is appropriate to your needs and circumstances. If you fail to provide us with necessary information to ascertain your needs and personal circumstances, it may be appropriate for us to discontinue providing you with financial advice.

We will only collect personal information about you where you have knowingly provided us with the information or you have authorised a third party to provide that information to us.

Generally, your information will be collected in face to face interviews, over the telephone or via electronic means. From time to time additional or updated information may be collected through one or more of these methods.

The information we collect, use and maintain is necessary for us to adequately provide you the services you have requested.

These services may include:

- The preparation of your financial plan;
- The provision of financial planning advice to you;
- Making securities and investment recommendations;
- Reviewing your financial plan;
- Reviewing securities and investment recommendations;
- Other activities as directed by you.

The information may also potentially be used for the purposes of direct marketing where we believe the articles and information may be of interest to you. If you do not wish to receive such information, please inform us and we will amend your details accordingly. Please allow us two (2) weeks for your request to be actioned.

Disclosure of information collected.

We will not use or disclose personal information collected by us for any purpose other than the following:

- The purposes for which it was provided or secondary related purposes in circumstances where you would reasonably expect such use or disclosure;
- Where you have consented to such disclosure; or
- Where the National Privacy Principals (NPP's) authorise use or disclosure where required or authorised under law;
- Disclosure to other entities for the purpose of giving effect to your instructions and/or our recommendations (such as to Superannuation Funds);
- Your information may be disclosed to compliance bodies, such as the Australian Securities and Investment Commission;
- We may disclose your information for the purpose of prospective buyers conducting due diligence investigations on our company. In such a case, the disclosure will be made in the strictest confidence and it will be a condition of disclosure that no personal information is disclosed or used by them; or
- If the company is sold, your personal information may be transferred to any new owner. As a client, you would be informed of any such transfer.

Security of your personal information.

In general, your personal information is held in your client file. This could be recorded on paper only or electronically only or a combination of paper records and electronic records.

Regardless of the form of your record, we will at all times seek to ensure that any personal information collected and held by us is protected from misuse, loss, unauthorised access modification or disclosure. At all times your personal information is treated as confidential and any sensitive information is treated as highly confidential.

In the event that our professional relationship ceases, any personal information we hold about you will be securely maintained for a period of not less than seven (7) years in order to comply with legislative and professional requirements imposed on us. After this time, your records containing your personal information will be destroyed.

E-mail correspondence.

We will preserve the contents of any e-mail message that you send us if we believe that we have a requirement to do so. E-mails sent to or from The Outlook Group Pty Limited may be monitored for systems administration and legal compliance purposes.

Gaining access to our information on you.

We will, on request, provide you with access to any information that we have collected about you. To gain access to this information you should contact us at brad.traynor@outlookgroup.com.au or telephone (1800) 601- 601.

What to do if you believe the information we hold about you is inaccurate.

It is important to us that the information we hold about you is up to date and accurate. Accordingly, we encourage you to contact us to advise us of any change in your personal circumstances that may effect the information we hold about you. If at any time you believe that any information we hold about you is inaccurate or out of date, please contact us and we will review and correct the relevant information.

Complaints in relation to privacy.

If you believe your privacy has been compromised, please contact us immediately. We will respond to all complaints within two (2) days and aim to have them resolved within ten (10) days. Where this is not possible, you will be contacted and advised when it is likely your complaint will be resolved.

Additionally, you are entitled to contact the Privacy Commissioner if you believe there has been an interference with your privacy. The Office of the Federal Privacy Commissioner can be contacted on 1300 363 992 or privacy@privacy.com.au.

How to contact us.

If you wish to discuss any aspect of our policy further, or you wish to make a complaint, please contact us at brad.traynor@outlookgroup.com.au or telephone (1800) 601-601.

Adviser Profile**Brad Traynor**

The Outlook Group Pty Limited Authorised Representative Number 263882

This Adviser Profile, together with the main Financial Services Guide, is issued with the authority of The Outlook Group Pty Limited

EDUCATIONAL QUALIFICATIONS AND EXPERIENCE

- Fellow of the Institute of Chartered Accountants In Australia
- Justice of the Peace
- I have worked as a financial Authorised Representative since 1995 and have been an
- Authorised Representative of The Outlook Group Pty Limited since 2004.

SERVICES OFFERED

As part of my relationship with The Outlook Group Pty Limited, I am able to offer the following services to my clients on the following areas:

Provide Financial Product Advice in respect only to the following classes of Financial Products:

Deposit and payment products limited to:

- Basic Deposit Products
- Non-Basic Deposit Products
- Government Debentures, Stocks or Bonds

Life Products:

- Investment Life Insurance Products
- Life Risk Insurance Products

Managed Investment Schemes:

- Managed Investment Schemes, including IDPS
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 - Securities
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 - Superannuation

to retail and wholesale clients.

OTHER SERVICES:

I may provide you with services outside the scope of my relationship with The Outlook Group Pty Limited. The Outlook Group Pty Limited is not liable for any advice relating to:

- Advice in his capacity as a Fellow of The Institute of Chartered Accountants in Australia and duties performed as a Justice of the Peace in NSW, Australia.

CONTACT DETAILS.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on:

Phone: (02) 9968-3588

Email Address: brad.traynor@outlookgroup.com.au

Address: PO Box 777

Mosman 2088

NSW