



Financial Services Guide (FSG)

100 Percent Investing Pty Ltd

Financial Services Guide

Version 1.0 June 2011

This guide contains information about:

- Lotus Securities Limited
- Your financial adviser - 100 Percent Investing Pty Ltd
- The financial planning services and products your financial adviser can provide
- How Lotus Securities Limited, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint
- Please retain this document for your reference and any future dealings with Lotus Securities Limited.

Who is Lotus Securities Limited?

Lotus Securities Limited holds an Australian Financial Service Licence (306812) for providing both personal and general advice and can offer a range of financial services that are listed within this FSG.

Lotus Securities Limited's primary responsibility is to you, our client. Our Authorised Representatives act on our behalf and Lotus Securities Limited is responsible for the advice given. Lotus Securities Limited has approved the distribution of this FSG.

Who is 100 Percent Investing Pty Ltd?

100percentinvesting is a corporate authorised representative of Lotus Securities Limited. Lotus Securities Limited holds an Australian Financial Services Licence which includes authorisations to provide General advice designed to assist do-it-yourself investors who would like to limit the commissions paid to their financial adviser.

Contact Details

Facsimile: 03 8621 0988

Email: enquiry@100percentinvesting.com.au

What kinds of financial services and products are available?

100percentinvesting provides general financial advice about the risks, returns and features of various financial products. Information on 100percentinvesting.com.au website is considered to be General Advice under the Corporations Law and does not consider a potential investor's own personal needs, circumstances or objectives.

What do these services cost & How is 100 Percent Investing paid?

100percentinvesting website operates on a commission basis. We will either receive commissions as upfront, ongoing, or a combination of both for lodgement of your investment. The exact amount that we receive varies from investment to investment.

The exact commission for each investment is shown on their respective screen.

Note that with many investments we will receive an upfront commission that is not taken from your investment funds. When this occurs we will provide you with a cash rebate to provide an initial return on the funds invested.

Other benefits

Some product providers may give Lotus Securities Limited or your financial adviser non-commission benefits such as entertainment or sponsorship. Both Lotus Securities Limited and your financial adviser maintain a register in line with industry standards to document any alternative forms of payment received. This register is publicly available and must be provided within 7 days of the request date.

Personal information & Mail List

Personal information that we have collected is stored electronically. If you submit details to be on our mailing list we will only send appropriate communications and your details are never passed onto third parties. We are committed to ensuring the privacy and security of the information provided.

Who may access the information you provide?

Lotus Securities Limited and your financial adviser are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of the privacy policy.

It is important to note that in order to best meet your needs and provide you with financial services and advice, your financial adviser may need to disclose your personal information to other parties. Typically these parties may include fund managers, life companies, related entities and other licensees. Similarly your financial adviser may bring to your attention products and services or other information which may be relevant to your situation. You will be given the opportunity to choose whether you wish to receive such information.

Professional Indemnity Insurance

Lotus Securities Limited maintains a Professional Indemnity (PI) insurance policy. This insurance covers advice, actions and recommendations which have been authorised by Lotus Securities Limited to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations. It provides cover for claims made against us and our representatives / employees including claims in relation to the conduct of representatives/employees who no longer work for us but who did so at the time of the relevant conduct.

What should you do if you have a complaint?

If you have any complaints about the services provided to you, or personal information held, you should take the following steps:

Lotus Securities Limited is serious about providing a quality service and is a member of the Financial Ombudsman Service (FOS). FOS is an independent body which can deal with complaints against its members. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your Authorised Representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within seven days, please contact

the Head of Compliance at Lotus Securities Limited in writing to PO Box 1335, Camberwell, Victoria 3124. Lotus Securities Limited will try and resolve your complaint quickly and fairly.

3. If you still do not get a satisfactory outcome within 45 days, then the procedure is as follows:

Send your complaint to FOS at PO Box 579, Collins Street West, Melbourne, VIC. 8007. The free call number is 1800 780 808. The complaints service is free of charge.

The Australian Securities and Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

This Financial Services Guide was prepared and issued by Lotus Securities Limited (AFSL number 306812) on 20 June 2011 as Version 1.0.