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Financial Services Guide



Teaminvest Pty Ltd

(ACN 133 389 910)

Australian Financial Services Licence 334339

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1. Important Details

The purpose of this Financial Services Guide (**FSG**) is to provide you with details of the financial services provided by Teaminvest Pty Ltd (ACN 133 389 910) (AFSL 334339) (**Teaminvest**) and to provide relevant information to help you decide whether to use financial services offered by us.

This guide provides details on remuneration of Teaminvest. It also details how complaints against Teaminvest can be dealt with.

Most financial products, have disclosure documents which assist an investor to make an informed choice. These documents include a prospectus, product disclosure statement or requirement to provide continuous disclosure to the ASX or ASIC. Teaminvest will not provide these documents to you and we encourage you to obtain this information before you make an investment decision.

The distribution of this FSG has been authorised by Teaminvest.

2. Services we provide

Teaminvest may provide general financial product advice through its Conscious Investor software (Conscious Investor) and staff representatives.

Where we provide general financial information through our software, we act for the clients (members) to whom these services are provided.

Teaminvest provides members with investment software and a database service (Conscious Investor) on all listed companies on the Australian Securities Exchange (**ASX**). In addition Teaminvest provides members with access to facilitated discussion groups or workshops where individual companies are discussed by members and a summary of the results of such discussions is later made available to members through the Conscious Investor software. In some cases Teaminvest also provides short seminars of an educational nature on investing and for information on Conscious Investor and the services provided by Teaminvest.

3. Who will be providing financial services to me?

Financial services will be provided to you by Teaminvest through its Conscious Investor software, Website, facilitated discussion groups or workshops, and staff representatives.

Teaminvest holds an Australian Financial Services Licence number 334339.

Teaminvest is responsible to you for the actions of its staff representatives.

Teaminvest is not responsible to you for services provided to you by any other third party, including other financial service providers. You should refer to the FSG of your other financial services provider for further information about the services they offer.

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

Teaminvest is authorised under its licence to provide general financial product advice in respect of securities only.

5. Will I be provided with advice that is suitable to my investment needs and financial circumstances?

No. Where we provide you with advice, it will be general financial product advice only. Our advice will be prepared without taking into account your individual objectives, financial situation or needs; and because of this, before acting on the advice you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs; and if the advice relates to the

acquisition or possible acquisition of a particular financial product, you should obtain a copy of, and consider, the PDS or any other disclosure document before making any decision.

6. How will I pay for the service?

If you choose to utilise our software and / or services, you will be charged on a subscription basis. Our software is not in itself a “financial product” as defined under the law. It is considered a financial service as it may provide general advice. Subscription costs for our software will vary depending on the package you choose. We may also vary our pricing from time to time, in relation to special offers. All subscription offers are subject to acceptance of the licence contained in the software. All prices are in Australian dollars and include GST. Prices and details of packages and offers are as follows: Membership in teaminvest is for a 12 - 24 month period. The maximum price is \$6900 for single Gold membership and \$7,900 for dual Gold membership and includes both software and services. Bronze and Silver membership has a \$2,900 joining fee then from \$99 per month for Bronze and \$389 per month for Silver.

7. What other remuneration, commission, fees or other benefits will you receive in relation to providing the financial services to me?

Teaminvest will not receive any other remuneration, commission, fees or other benefits for providing you with these financial services other than described in Section 6. Teaminvest representatives who deal with you may be paid a maximum commission of 10% of all membership fees received from you in the first 12 months of your membership. Representatives may also be paid a maximum commission of 2% of all membership fees received from you thereafter. Where the representative has borne some or all of the cost of marketing these maximum commissions may be increased up to a maximum of 20% in the first year and 4% thereafter.

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

Where Teaminvest, its directors, employee or associate holds an interest in a particular company which is the subject of our general advice, this will be noted in any written reports we may provide that are not part of the Conscious Investor software.

9. Who can I complain to if I have a complaint about the services that you provide?

If you have any complaints about the service that we provide, please take the following steps:

1. Contact our Director of compliance Dr John Price either by email at johnp@teaminvest.com.au or by phone on 02 99552001. We will endeavour to resolve any client complaint or query as soon as possible.
2. If you prefer, you can lodge your complaint in writing to: Dr John Price, c/o Teaminvest Pty Ltd, Suite 9/2 Kochia Lane Lindfield, NSW, 2070.
3. If you do not receive a satisfactory outcome, you have the right to complain to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

GPO Box 3
Melbourne Victoria 3001

or

phone 1300 780 808.

Alternatively email the Financial Ombudsman Service at info@fos.org.au or fax (03) 9613 6399.

The Australian Securities and Investments Commission (**ASIC**) also has an Infoline number 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity Insurance

Teaminvest has Professional Indemnity insurance in place that covers claims in respect of current and former employees for services provided on behalf of Teaminvest that satisfy the requirements under Section 912B of the Corporations Act.

General investment warnings

The value of an investment may go down as well as up. Past performance on an investment is not a reliable indicator of future performance. Teaminvest does not guarantee the return of capital. The information in this FSG is of a general nature only and does not take into account any individual's objectives, financial situation or needs. Therefore, before acting on any advice contained in this FSG, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. All figures are quoted as at 12th February 2010 (GST inclusive).

10. Privacy Policy

We are committed to preserving and respecting your privacy. Teaminvest collects information from you that is necessary to provide the financial services you have requested as well as information about other products and services which may be of interest to you. To provide these products and services we may need to disclose your information to external parties. If you do not want us to provide you with information about other products and services please let us know. Your personal information will not be used or disclosed for any other purposes without your consent, except as permitted or required by law. Your personal information as well as a record of all dealings you have with us is kept on record. These records are available to you should you wish to examine them. A separate privacy policy statement is available from our website or upon request.