

# Supplementary Financial Services Guide

## Supplementary Financial Services Guide

This Supplementary Financial Services Guide (SFSG) supplements the version 01-11-2011 of the Financial Services Guide dated 1st February 2011. This SFSG must be read in conjunction with the Financial Services Guide.

This SFSG is dated 1st February 2011.

The purpose of this SFSG is to provide you with additional information about the type of financial service you may be provided.

Money Conversation Pty Ltd ACN 153 560 000 (Money Conversation) is a corporate authorised representative (corporate authorised representative number 412793) of Australian Mutual Holdings (AMH). AMH holds an Australian Financial Services License (295393). The purpose of this SFSG is to:

- ensure that you receive important information about the type of financial services Money Conversation is authorised to provide to you;
- assist you in deciding whether to use any of the financial services that Money Conversation is authorised to provide to you;
- provide you with information about the remuneration that we or Money Conversation may receive in relation to financial services offered; and

We have authorised the distribution of this SFSG by Money Conversation.

## Money Conversation Pty Ltd

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### Business Description

Money Conversation Pty Ltd provides general financial advice to customers, delivering them market updates and commentary to better navigate the financial markets. We also issue Trade recommendations to our clients, providing real time, actionable, advice. We provide our view on how the 'money conversation' is changing, and seek to anticipate the subsequent changes in asset prices.

### Financial Services and Financial Products

Money Conversation is authorised by Australian Mutual Holdings, a holder of an Australian Financial Services Licence, under which it is authorised to provide advice on, and arrange to deal in:

- Derivatives
- Foreign exchange contracts
- Interests in Managed Investment Schemes excluding investor directed portfolio services
- Securities

### Fee Structure

In respect of its investment reports, Money Conversation receives remuneration for subscriptions. Money Conversation may also receive remuneration from issuing company for coverage in those investment reports.

In addition, AMH pay Money Conversation a referral commission from 0% to 100% of the fee revenue generated from referrals to AMH.