



Financial Services Guide

Purpose of this Financial Services Guide

This FSG has been prepared & issued on the 18th of February 2011 by LTG GoldRock Pty Ltd, holder of an Australian Financial Services Licence (AFSL#286510). The purpose of this Financial Services Guide is to;

- Ensure that you receive important information about the type of financial services we are authorised to provide to you;
- Assist you in deciding whether to use any of the financial services that we are authorised to provide to you;
- Provide you with information about the remuneration we may receive in relation to financial services offered; and
- Provide you with details of our complaints and dispute resolution process.

How can you contact us?

- **Office Address**
Suite 11, 84 Wisers Rd
Maroochydore
Queensland, 4558
- **Postal Address**
PO Box 1616
Mooloolaba
Queensland, 4557
- **Telephone:** (07) 5451 4055
- **Facsimile:** (07) 5302 6688
- **Email:** success@ltggoldrock.com
- **Website:** www.LTGGoldRock.com

What Financial Products & Services can we provide?

We have been granted a license to carry on a financial services business to:

(a) provide financial product advice for the following classes of financial products:

- (i) derivatives;
- (ii) foreign exchange contracts;

and

- (iii) securities; and

(b) deal in a financial product by:

- (i) arranging for another person to apply for, acquire, vary or dispose of financial products in respect of the

following classes of financial products:

- (A) derivatives;
- (B) foreign exchange contracts;

and

- (C) securities;

to retail and wholesale clients.

Who will provide me with financial product advice?

Advice is provided by our authorized representatives, for and on behalf of LTG GoldRock. They may be an individual, or in some instances a company. You should note that your adviser may not be authorised to provide all the services we are licensed to provide you with. Please refer to the attached Adviser Profile for specific information regarding your chosen adviser.

How will financial product advice be provided to me?

Your adviser may provide you with advice through a number of means including;

- In Person
- Email / Website
- Telephone
- Newsletter
- Software

Please refer to the attached Adviser Profile for specific information regarding how your chosen adviser will provide financial product advice and / or services to you.

Do you provide general or personal financial product advice?

LTG GoldRock Pty Ltd and its authorized representatives provide general financial product advice only. This means that the advice has not been prepared by taking into account your personal investment objectives, financial situation or particular needs.

Before acting on any general advice, you need to decide whether it is appropriate for your individual financial situation. If you are in any doubt, you should consult with a licensed investment adviser, financial planner, or accountant before making an investment or trading decision.

What risks are involved in trading the financial products we may advise you on?

The risk involved varies greatly depending on the instrument traded. Investing in ASX top 200 stocks for instance carries far less risk than trading speculatively in currencies. The exact risks associated with each product will be outlined in detail in the relevant PDS, which will be provided to you by your chosen broker.

You should consider the information contained in the relevant PDS before investing in or trading any of the products we may advise you on.



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When will I receive a Product Disclosure Statement (PDS)?

Once you have considered any advice we have provided you with, and decided to act on the advice, you will communicate the relevant order or instructions to your chosen broker for execution. Your broker will therefore be the product issuer or product acquirer, and therefore responsible for providing you with a PDS.

When requested we will provide you with general product information as made available by the Australian Securities Exchange (ASX). This information should be considered as a guide only, and is not intended to replace the PDS your broker will provide you with.

What Fees and commissions do you receive?

Our advisers provide a wide variety of financial products & services, and the fees you pay can vary significantly between advisers. You may pay a once-off fee to attend an educational seminar or training workshop, or you may pay a monthly subscription for regular newsletters or advisory services. Some of our advisers will supply you with software to assist you in making trading decisions. You may pay an initial purchase price for the software, and ongoing fees for support and / or data feeds.

Our advisers will clearly explain all fees payable by you prior to any advice or product being offered to you, and a tax invoice will be provided to you.

Please refer to the attached adviser profile for details on the exact fee structure and if applicable, IB commission, that will remunerate your advisor.

Compensation and Insurance Arrangements

At the date of preparing this document, LTG GoldRock have professional indemnity insurance that covers the conduct of both current and past representatives. This cover complies with s912B of the Corporations Act 2001.

Privacy Policy

We collect your personal information when you;

- Complete and submit forms on our website; &
- Return completed paper account opening forms

We do not disclose any non-public, personal information about our customers, former customers, or potential customers to anyone, except as required to provide agreed services through third party service providers.

We may contact you from time to time with promotional and marketing material via phone, email and mail.

If at any time you do not wish to receive marketing material please contact us and we will remove you from our contact lists.

What If I have a complaint?

If you have a complaint about our products or services you should notify the representative who provided you with that product or service.

They will work with you to address your concerns and reach a satisfactory outcome.

If you are not satisfied with the outcome of this process, you should contact our compliance officer directly. They will thoroughly investigate your complaint and provide a written report to you within 21 days. If the matter is complex and a longer period of time is required, you will be contacted and notified.

Notification of complaints should be done in writing, and addressed to;

Complaints @ LTG GoldRock Pty Ltd
Attention: The Compliance Officer
PO Box 514
Brentford SQ
Victoria 3131

If your complaint cannot be resolved to your satisfaction after this process you have the right to have your complaint heard by the Financial Ombudsman Service (FOS). FOS is the external dispute resolution scheme authorised to deal with complaints in relation to investment advice.

The Financial Ombudsman Service can be contacted on 1300 780 808 or on the web at www.fos.org.au