



Financial Services Guide

Before you invest, you must read and acknowledge this document before taking the next step.

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. This Guide contains important information about:

- 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, along with how you can access them.

It’s designed to assist you in deciding whether or not to use any of the services offered in the Guide and also contains information about remuneration paid in relation to the services offered together with information on what to do if you have a complaint about our services.

If you select a particular Financial Product we will give you information about the particular Financial Product - *a Product Disclosure Statement* - to help you make an informed decision about the Financial Product. This document will describe the investments, associated fees, and availability of complaint handling with the product provider.

Not Independent: As defined by the Corporations Act

The Corporations Act states that a Licensee or a Representative of a Licensee who receives commissions from any product provider cannot claim to be independent, impartial, or unbiased. As Pooledfunds Pty Ltd may receive initial and ongoing commission from Life Insurance products we recommend our clients acquire, we are therefore unable to describe ourselves as independent, impartial, or unbiased.

Who provides the financial services offered in this FSG?

The financial services offered in this FSG are provided by Index Fund Advisors Pty Ltd trading as Scientiam as an Authorised Representative (no 1261536) of Pooledfunds Pty Ltd (AFSL 234543).

Who is Pooledfunds Pty Ltd ABN 28 073 437 742?

Pooledfunds is an Australian Financial Services Licence holder that permits it to provide you with the financial services offered in this FSG.

Contact details are as follows:

Address: Level 13, 55 Clarence Street
Sydney NSW 2000

Email: team@scientiam.com.au

Phone: 1300 389 410

**Who is responsible for the financial services offered in this FSG?**

Pooledfunds Pty Ltd, as the holder of an Australian Financial Services Licence acts on your behalf (not the product issuers) and is responsible for the financial services offered in this FSG. Pooledfunds Pty Ltd has authorised the distribution of this FSG.

Does Pooledfunds Pty Ltd or its Representatives have any relationships or associations with financial product issuers?

Pooledfunds Pty Ltd or its Authorised Representatives do not have any relationships or associations with financial product issuers.

What financial services are offered in this FSG and what kinds of financial products do those services relate to?

We can provide you with **general financial product** advice on and deal by applying for, acquiring, varying or disposing in respect of the following products:

- Managed investments schemes including investor directed portfolio services and
- Superannuation.

As Scientiam is only authorised to provide general advice you need to **be aware** that your specific objectives, circumstances, and financial situation will not be taken into consideration. Consequently, you will need to assess the appropriateness of the information provided through our website to your circumstances. If you are not comfortable doing this, then we suggest that you contact Pooledfunds for access to a person who can provide you with the personal advice that you require.

Privacy

What information do we maintain in your file, and can you examine your file?

Your privacy is important to Pooledfunds Pty Ltd. We retain personal information about you which enables us to establish your record with us and access to your account with us. You can always request access to the information we hold to confirm its accuracy and notify us of anything that needs to be updated. The records will also retain the information on the investments that you hold. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.



If you have any complaints

What should you do if you have a complaint?

If you have any complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

1. Contact Scientiam via email to team@scientiam.com.au, with whom you have been dealing with, using the contact details in this FSG.
2. If your complaint is not satisfactorily resolved within 3 business days, please lodge your complaint in writing to:

Pooledfunds Pty Ltd
PO Box 546
Mona Vale NSW 1660

3. If you still do not get a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) Limited, GPO Box 3, Melbourne Vic 3001 an independent external dispute resolution service of which Pooledfunds Pty Ltd is a member. The contact details for AFCA are below:

Phone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

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



Schedule of Costs

Scientiam Portfolios incur the following costs as follows:

Scientiam Portfolio Management Fee

You will be charged 0.275% (inc GST) of funds under management.

This fee is applicable to each account and debited directly via the linked Cash Management Account.

For example:

If you invest \$100,000 into any Scientiam portfolio, the Scientiam portfolio management fee charged would = \$22.92 per month or \$275.00 per annum including GST or as a percentage 0.275%.

Account Closure Costs

30 days' notice in writing is required to close your account and you will be charged for one month after notice is received.

The following costs are charged by third party providers. A copy of the Product Disclosure Statements can be found at:

[Dash uXchange PDS](#)

[Super Simplifier PDS](#)

[Dimensional Fund Advisors PDS](#)

DASH/Super Simplifier Administration and Reporting Costs

A maximum investment account fee of 0.165%.

A maximum superannuation account fee of 0.382%.

Dimensional Fund Advisors Management Costs

From a minimum 0.366% to a maximum of 0.416% (dependent on the portfolio(s) selected).

Total Range of Annual Costs

From 0.600% to a maximum of 1.350%.

For example:

If you invest \$100,000 in a Scientiam balanced investment portfolio the total cost = \$69.00 per month or \$828.00 per annum including GST or as a percentage 0.828%.

If you invest \$100,000 in a Scientiam Superannuation* balanced portfolio the total cost = \$87.08 per month or \$1,045.00 per annum including GST or as a percentage 1.045%.

(*Superannuation accounts are slightly more expensive due to trustee fees)