



Australian Executor Trustees Financial Services Guide (dated 1 February 2019) for:

Estate Planning Service – Wills, Power of Attorney and other estate planning documents.

A representative of Australian Executor Trustees Limited (AET) has been authorised to provide you with this Financial Services Guide (FSG).

The FSG contains detailed information about our estate planning services and the applicable fees, to help in your decision to choose AET.

The FSG also contains information about our complaints handling procedures.

About us

We have been providing estate planning and trustee services to Australians since 1880 and specialise in the provision of estate planning advice, the management of executor, trustee and attorney services. With over \$2 billion of assets under management, and offices in Adelaide, Brisbane, Melbourne, Perth and Sydney, AET is one of Australia's largest and most experienced providers of trustee services.

Our range of services

As a licensed trustee company, we are able to offer you a range of estate planning services including

- providing advice in relation to Wills
- drafting Powers of Attorney and other estate planning documents (including testamentary trusts)

Our fees for the services listed above will be based on the complexity of the advice and the documents required. You will always be advised of the fee prior to the preparation of the required documents. Our Service will not proceed until such time as you agree to the fee quoted in a written document.

Our estate planning services are provided by experienced lawyers and estate planning consultants.

The qualifications and experience of our staff may vary depending on the services you require, however, to ensure your privacy as well as peace of mind, you will have a dedicated point of contact.

How we protect your personal information

We are committed to maintaining the privacy and security of your personal information.

Your personal information will be collected for the primary purpose of providing you with the services described in this FSG.

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website www.aetlimited.com.au/privacy or by contacting us on 1800 641 393 or by writing to:

By mail: Privacy Officer
Australian Executor Trustees Limited
Locked Bag 4004
Queen Victoria Building
NSW 1230

By email: privacy.officer@ioof.com.au

By phone: 1800 641 393

To obtain a copy of the IOOF group privacy policy please contact our client services team on 1800 641 393 or through our website at www.aetlimited.com.au/privacy.

Complaint resolution

If you have a complaint about any aspect of the services provided to you, please contact us on (08) 8127 1600 or write to our Complaints Officer (Private Client Services) at GPO Box 546, Adelaide SA 5001.

Within 28 days of receiving your complaint we will provide a written response, however, please note that some matters are more complex and may take a little longer to resolve, and if that is the case, we will keep you informed.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call) – select Option 1

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

You can also make a complaint to the Australian Securities and Investments Commission (ASIC) at any time by contacting their information line on 1300 300 630.

There is no charge to you for accessing the services offered by the above organisations.

Further information

If you would like to receive further information about any of our services listed in this FSG, please contact us on **08 8127 1600** or visit our website **www.aetlimited.com.au**