

FINANCIAL SERVICES PROVIDER PROFILE

Lighthouse Investment Services Pty Ltd ABN 43 127 894 115 is an authorised representative of Meritum Financial Group Pty Ltd (Meritum), ABN 93 106 888 215. Meritum is the holder of an Australian Financial Services Licence, Licence number: 245569. The authorised representative number of Lighthouse Investment Services Pty Ltd is 319330

This Financial Services Provider Profile forms part of the Financial Services Guide (FSG) issued by Meritum and must be read as part of the FSG.

Sub-authorised representatives:

The following representatives of Lighthouse Investment Services Pty Ltd will provide the financial services to you. They are also authorised representatives of Meritum.

Richard Whan Authorised Representative number: 223343 Richard Whan has the same authorisations as Lighthouse Investment Services Pty Ltd (see below)

Richard Whan is a founder and director of Lighthouse Investment Services Pty Ltd. Richard has over seven years experience managing direct share portfolios with an ethical overlay. He has a Bachelor of Arts (Uni of Melb) and a Graduate Diploma of Applied Finance & Investment (FINSIA).

Richard is committed to identifying great businesses with strong ethical foundations. He believes that by selecting companies that have a sustainable business, a clear business strategy and a high degree of management integrity, his clients will continue to experience superior investment returns.

Contact Details:

Lighthouse Investment Services Pty Ltd

PO Box 2116
Byron Bay NSW 2481

Phone: 1300 781 186

Email: richard@lighthouseinvestments.com.au

AUTHORISATIONS

Lighthouse Investment Services Pty Ltd is authorised by Meritum to provide financial product advice and deal in the following classes of financial products on behalf of retail and wholesale clients:

- i. deposit and payment products limited to:
 - basic deposit products;
 - deposit products other than basic deposit products;
- ii. debentures, stocks or bonds issued or proposed to be issued by a government;
- iii. life products including investment life insurance products and life risk insurance products;
- iv. interests in managed investment schemes including investor directed portfolio services;
- v. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- vi. securities; and
- vii. superannuation.

FEES & CHARGES

Lighthouse Investment Services Pty Ltd offers a range of payment options including fees and commissions, as explained below, on funds/insurance policies placed, or a combination of both methods. Fees and commissions charged will be detailed within the Statement of Advice document.

Portfolio Management fee

The following fees will apply unless otherwise advised:

Ongoing management fee of 1.375% per annum based on portfolio balance (a discounted tier structure may apply to high account balances).

Establishment fee of between zero and 1.00% depending on the amount invested and the complexity of the transfer of existing securities.

Commissions – Initial & Ongoing (Investment & Risk)

If the remuneration we receive is to be commission, such commission will be paid to Meritum as explained in the main part of this FSG. At present Lighthouse Investment Services Pty Ltd receives 100% of the initial and ongoing commissions payable to Meritum as remuneration for providing you with a financial service.

Additional Incentives and Volume Bonus

Product providers may from time to time provide financial support for training and conferences or contribute to costs associated with providing seminars and advertising. Details of these benefits will be explained in the Statement of Advice that is provided by Lighthouse Investment Services Pty Ltd.

Meritum is a Principal Member of the Financial Planning Association of Australia Ltd (FPA) and abides by the FPA Code of Ethics and Rules of Professional Conduct. As a condition of this Membership, authorised representatives of Meritum must hold and maintain a register that lists any “soft dollar” benefits that they have received from time to time from Institutions that they may place business with. You are entitled to ask your Meritum adviser to view their register.

Amounts Payable to Representatives

Employees and directors of Lighthouse Investment Services Pty Ltd are paid a salary as a result of Lighthouse Investment Services Pty Ltd providing the financial services. Certain Directors of Meritum are also salaried employees of the Aviva Australia Group.

Amounts Payable to Referring Parties

Lighthouse Investment Services Pty Ltd will consult with client’s who are referred by third parties, including accounting and solicitor firms or other professional organisations. Lighthouse Investment Services Pty Ltd or its representatives do not in general offer or promote any payment or benefits for such referrals. In the event that any payment or benefits for a referral is agreed with a third party then this will be disclosed in the Statement of Advice document that will be presented to you.

COMPENSATION AND INSURANCE ARRANGEMENTS

Meritum has arrangements in place to maintain adequate professional indemnity insurance as required by the Corporations Act. This insurance provides cover for claims made against Meritum and its representatives/employees including claims in relation to the conduct of representatives/employees who no longer work for Meritum but who did so at the time of the relevant conduct.