

Financial Services Guide

27 April 2015

About this Financial Services Guide (FSG)

This FSG has been produced by Placer Property Limited ("Placer Property"), ACN 164 635 885, holder of Australian financial services (AFS) license number 442806, to help you to decide whether to use any of the services offered in it. It contains important information about:

- Who we are;
- The financial services we offer, and the products to which these services relate;
- How we and our related companies are paid for our services; and
- Our internal and external complaints and dispute resolution procedures.

Should you choose to use any of the financial services or products offered in the FSG, you may also receive other documents relevant to the services or products, such as a Product Disclosure Statement (**PDS**), which you should also read carefully.

Placer Property provides no warranty regarding the suitability of any of the financial services or products described in this FSG. If, after reading this FSG, you have any additional questions regarding any aspects of our services, please do not hesitate to contact Placer Property.

About Placer Property

Placer Property is a specialist property fund manager whose aim is to create commercial and retail property investment opportunities for investors seeking regular and reliable income. Placer Property was established in July 2013 and draws on the extensive experience of its Directors and the skills and knowledge of senior management who are specialists in property syndication, each having more than 18 years of property related experience.

The Services We Offer

Placer Property's AFS licence authorises it to:

1. provide general financial product advice in relation to interests in managed investment schemes of which we are the responsible entity (Placer Funds) and on securities, to ;
2. deal by issuing derivatives, interests in Placer Property managed investment schemes and securities;
3. deal on behalf of another person in respect of deposit products, derivatives, general insurance products, interests in managed investment schemes and securities,

to both retail and wholesale clients.

We only provide general financial product advice on the Placer Funds, meaning we cannot and will not consider your investment objectives, financial situation or needs, and we cannot advise you whether our investments are appropriate for you.

As indicated above, we may provide you with a Product Disclosure Statement (PDS). A PDS contains important information about the product, including how the investment works, its significant risks and expected benefits, and how to invest in it. It is important for you to consider the matters outlined in the PDS, and your current and future financial requirements, before making a decision to hold or acquire any financial products.

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If you would like personal financial advice that takes into consideration your relevant personal circumstances or advice about a wider range of investments, then we recommend you consult an appropriately trained and authorised financial adviser who is a member of a recognised planning organisation, such as the Financial Planning Association.

We are responsible for the financial services provided to you by us. Our representatives represent only Placer Property and act only on our behalf; they have not been authorised to provide financial product advice on behalf of any other AFS licence holder.

How We and Others are Paid for the Financial Services we Offer

When you invest in a Placer Fund, we will receive certain fees and our related parties and associates may also receive fee or other benefits. These fees or other benefits may differ from product to product. The PDS for each Placer Fund will set out the fee structure in detail. Examples of fees include a one-off service fee, annual management fee and expense recoveries, and in some cases fees for the successful acquisition and disposal of property. Fees can also be obtained when the performance of investments exceed certain benchmarks. Fees are generally calculated as a percentage of the total amount invested or under management.

Our representatives, and the employees and directors of related companies, may be eligible for bonuses based on a percentage of their fixed salary for meeting behavioral and financial performance targets.

If you would like additional information regarding these matters, please refer to the relevant PDS, or contact us for details. If you require us to provide you with particulars of remuneration or other financial benefits payable, please let us know as soon as practicable after you receive this FSG and before any financial services identified in this FSG have been provided.

Our Dispute Resolution Procedures

We have in place adequate professional indemnity insurance, which satisfies the requirements of section 912B of the Corporations Act 2001. If you have a complaint about the financial services provided to you, you should:

Contact the Placer Property representative with whom you have been speaking and explain your concerns. If your complaint is not satisfactorily resolved within five business days or if you wish to contact our Complaints Officer directly in the first instance, then contact our Complaints Officer using the following details:

The Complaints Officer
Placer Property Limited
GPO Box 2985
Melbourne 3001
Call: 1300 737 194
Email: complaints@placerproperty.com.au

We will provide you with full details of our internal and external complaints resolution procedures, and will endeavour to resolve your complaint quickly and fairly.

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If you do not receive a satisfactory outcome, you can contact the Financial Ombudsman Service Limited (FOS), of which Placer Property is a member, using the details below. FOS is an external dispute resolution scheme approved by the Australian Securities & Investments Commission (ASIC).

FOS' contact details are:

Freecall: 1300 780 808

Phone: 03 9613 7366

Email: info@fos.org.au

Website: www.fos.org.au

Write to:

Financial Ombudsman Service Limited

GPO Box 3

Melbourne Victoria 3001

ASIC has an Info-line on 1300 300 630, which you may use to make a complaint or to obtain further information about your rights.