

What is the purpose of this financial services guide?

This financial services guide (FSG) is an important document. It is designed to assist you in deciding whether to use any of the financial services offered by us, as described in this FSG. We are required to give you an FSG if we provide certain financial services to you and you are a retail client.

This FSG contains important information about:

- Who we are;
- The financial services we offer;
- The financial products to which those services relate;
- How we and others are paid in connection with those services;
- Your privacy;
- How we deal with complaints; and
- How we can be contacted.

This FSG is not intended for 'wholesale clients' as defined by the Corporations Act 2001 (ie professional investors). References to 'you' and 'your' refer to potential investors who are not 'wholesale clients'.

About TIP Wealth RE No1. Ltd

This FSG is provided by TIP Wealth RE No.1 Ltd (TIP Wealth) (ABN 41 625 292 426), authorised by the Australian Securities and Investment Commission (ASIC) under Australian Financial Services Licence (AFSL) number 512062.

TIP Wealth is the responsible entity of the Teaminvest Access Fund which is a registered managed investment scheme (ARSN 636 035 688).

Are there any other documents that you will receive? Will you receive a statement of advice?

A person who provides a retail client with personal advice (that is advice that takes into account the client's objectives, financial situation and needs) must give the client a statement of advice (SOA). We do not provide personal advice to retail clients. Accordingly, you should not expect to receive an SOA from us. Will you receive a product disclosure statement? Before acquiring one of our products, you should be provided with a product disclosure statement (PDS), which is designed to assist you to make an informed decision about the product. The statement will contain information about the product and will usually include the costs and details of other fees and charges which may apply, including (if applicable) any fees, commission or other benefits (collectively referred to as Adviser Remuneration) payable to financial advisers.

Will you receive a general advice warning?

A person who gives retail clients general advice (that is, advice that is not personal advice) must generally warn the client that the advice does not take into account the client's objectives, financial situation or needs. Where we provide you with general advice, we will also generally provide you with a general advice warning. The general advice warning will be given in the same manner as the advice is provided (ie in writing or verbally).

How do you obtain further information?

This FSG contains general information about the financial services that we provide. When providing these financial services, we act on our own behalf. If you require more information, please contact us.

The financial services we are authorised to provide:

This entity is able to offer these financial products and services to both retail and wholesale clients.

Any advice provided by TIP Wealth is limited to general financial product advice which we provide, for example, in our PDS, investment newsletters, investor reports and website material. This information generally relates to product features, managing risk and return, investment market commentaries and economic overviews. We do not provide personal financial product advice to retail clients. Before you make any investment decision, we recommend that you obtain advice tailored to address your individual objectives, financial situation and needs from a licensed financial adviser. We are responsible for the financial services provided to you under our Australian Financial Services Licences (AFSL).

Why we do not give personal advice to retail clients

We believe investors should obtain financial product advice from qualified financial advisers who fully understand the investors' individual objectives, financial situation and needs. How we and others are paid for the financial services we provide. If you acquire one of our products or services, we will receive fees and other benefits. These are generally set out in the PDS for the product or in an individual contract for services. Where permitted by law, this remuneration may include contribution fees, withdrawal fees and management fees applicable to the particular product or service.

Financial advisers may receive (in accordance with applicable legal requirements) Adviser Remuneration if they provide advice to you or arrange for you to acquire our products. Only costs associated with advice that relates to your superannuation may be deducted from your superannuation account. Any Adviser Remuneration, if paid by us, is set out in the PDS under which you acquired the product. The amount (or method of calculating the amount) of Adviser Remuneration should be disclosed in the SOA you should receive from the adviser. Our staff are paid a salary and may be entitled to receive bonuses and non-monetary benefits. These bonus payments are not an additional cost to you. You may receive advice about our products from financial advisers. These advisers may receive remuneration from us if you buy our product.

Your adviser is required to set out their Adviser Remuneration in the FSG and/or SOA they must give to you. If you have an ongoing fee arrangement with your financial adviser they must also provide you with a fee disclosure statement on an annual basis. We do not pay fees or other benefits to third parties for solely referring customers to us. However, we may pay a third party to be our administrator. We may provide benefits to financial services intermediaries where the law permits us to do so. If we do, we will provide these benefits from our own resources. We maintain a register of these benefits. If you would like to review our register, please contact us.

Related parties and service providers

We have statutory and common law fiduciary duties to manage conflicts of interest, act in the interests of investors and, if there is a conflict, give priority to investors' interests and/or duties (as applicable).

How to contact us

- **calling** 1300 160 803
- **visiting** www.tipgroup.com.au
- **emailing** funds@tipgroup.com.au
- **writing** to us at TIP Wealth RE No.1 Ltd, Level 12, 431 King William Street, Adelaide SA 5000

Privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of your privacy. The Privacy Act 1988 contains 13 principles known as the "Australian Privacy Principles". Your rights, our obligations and how we deal with them are detailed in our Privacy Policy. Our Privacy Policy can be obtained by contacting us directly or by visiting our website <https://www.tipgroup.com.au/privacy-policy>

Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF)

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF) and its corresponding rules and regulations we are required to implement certain client identification processes.

We may be required to obtain information about you at the time of providing financial services to you and from time to time in order to meet our legal obligations.

As a result of the reporting obligations placed on us by the AML/CTF Act information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Compensation arrangements

TIP Wealth is insured under the terms of a current professional indemnity insurance policy, in satisfaction of the requirement under section 912B of the Corporations Act that TIP Wealth has in place this type of insurance. These insurances provide cover even if one of our employees has ceased to work for us.

How we deal with complaints

As part of our commitment to providing quality services to our clients, we endeavour to resolve all complaints quickly and fairly. We aim to resolve your concern within five business days of receiving it and investigate, properly consider and decide what action (if any) to take and to communicate our decision to you within 30 days. If you have a particular complaint regarding your financial product or investment, please do not hesitate to contact us by calling 1300 160 803 or emailing us at funds@tipgroup.com.au by writing to: Complaints Manager, Level 12, 431 King William Street, Adelaide SA 5000

If you are not happy with our response or how the complaint has been handled (of if we have not responded within 30 days), you may contact the following external dispute resolution scheme: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001 Tel: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers. TIP Wealth is a member of this external dispute resolution service (Member Number 67122).

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.