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Financial Services Guide

Financial Services Guide (Version 3)
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The distribution of this Financial Services Guide has been authorised by Marcus Today Pty Ltd to inform you of the financial services provided by Marcus Today Pty Ltd and to comply with our obligations as a Corporate Authorised Representative of MTIS Private Wealth Pty Ltd (AFSL 473383).

The information provided is of a general nature. If you still have any questions after reading this FSG, please contact us. Our contact details are shown in the document below.

Marcus Today Pty Ltd - Corporate Authorised Representative of MTIS Private Wealth AFSL No 473383 ABN 73 603 371 955
compliance@marcustoday.com.au

This **Financial Services Guide (FSG)** is designed to help you make an informed decision about the services we offer. This FSG provides you with important information.

This FSG covers the following:

- Information about Marcus Today Pty Ltd as Corporate Authorised Representative of MTIS Private Wealth Pty Ltd
- Who we are and how we you can contact us
- The products and services we can offer
- How you can instruct us
- Our responsibilities in relation to any products and services and what type of service we can give
- What you can expect to pay for the financial services we provide
- Our relationship with others and how we and any other relevant parties are paid
- What to do if you have a complaint, and how it will be dealt with
- For what purpose we use your contact data

Throughout this FSG, Marcus Today Pty Ltd is referred to as "we", "us", "our" or any variations.

Welcome

As part of our commitment to quality of service, we have prepared this guide to provide an overview of our services. Please take the time to review this document before engaging our services.

Who are we?

Marcus Today Pty Ltd is a Corporate Authorised Representative of MTIS Private Wealth Pty Ltd. MTIS Private Wealth Pty Ltd hold an Australian Financial Services (AFS) Licence number 473383, Marcus Today Pty Ltd employs a number of Sub-Authorised Representatives who are RG 146 compliant and collectively have many decades of experience in the Financial Services Industry.

Marcus Today Pty Ltd details

Marcus Today Pty Ltd is a Corporate Authorised Representative of MTIS Private Wealth AFSL no. 473383.

- Marcus Today Pty Ltd ABN: 57 110 971 689.
- Marcus Today Pty Ltd's AFS Representative Number is 000310093. Authorised since 6/2/2007.
- Office: Level 3, 636 St Kilda Road, Melbourne, VIC 3004.
- Tel: 0414 603 607.
- Email: compliance@marcustoday.com.au.

Marcus Today Pty Ltd is authorised to give General Advice on the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Derivatives
- Managed funds
- Securities
- Superannuation
- Margin Lending

Any advice provided by Marcus Today Pty Ltd is limited to general financial product advice only which we provide, for example, in our investment newsletter, presentations, investor reports and website material. This information generally relates to investment market commentaries, stock commentaries, portfolio commentaries and economic overviews.

A person who gives retail clients general advice (that is, advice that is not personal advice) must warn the client that the advice does not take into account the client's objectives, financial situation or needs. Where Marcus Today Pty Ltd provides you with general advice, they will also provide you with a general advice warning. The general advice warning will be given in the same manner as the advice is provided (i.e. in writing if written, verbally if it is spoken, or in a presentation slide in a presentation).

A person who provides a retail client with *personal* advice (that is advice that *does* take into account the client's objectives, financial situation and needs) must give the client a statement of advice (SOA) setting out the personal advice they have given. Marcus Today Pty Ltd and its Sub-Authorised Representatives do not provide personal advice to retail clients. Accordingly, you should not expect to receive an SOA from Marcus Today Pty Ltd.

Arranging the issue of a Financial Product

Where we arrange for the issue of a financial product to you, you will receive a Product Disclosure Statement (PDS), or other relevant disclosure documents, that include information about the product so that you can make an informed decision whether to acquire the product. The PDS will include any relevant terms, significant risks and costs associated with the supply of that financial product.

Please note: Although Marcus Today Pty Ltd may assist in the administration involved in the issue of a Financial Product to you, most notably the Marcus Today Separately Managed Accounts, Marcus Today Pty Ltd, its Sub-Authorised Representatives and its staff do not and will not provide any personal financial advice or recommendation about these financial products.

What products do we offer – Investment Newsletter

We provide general advice to our clients via our investment newsletter products, website, webinars, presentations and podcasts. The Marcus Today content covers both short-term trading and medium to long-term investments, includes model portfolios and a variety of investment tools. This advice and these investment tools seek to be of benefit to investors under all market conditions by combining fundamental value with technical analysis.

The advice is general in nature only and does not take into consideration your financial situations, goals or needs. You must consider the appropriateness of the advice prior to acting on the information and tools provided. Please seek your own personal advice before acting on any of the information provided.

The Marcus Today Pty Ltd stock market newsletter is a subscription-based email and web-based service. A subscription fee is payable at the time you subscribe to the service, the cost of which will depend on the length of the subscription and the services to be provided. The standard cost of a one-year subscription to a single report is $999.00 (inclusive of GST). The level of subscription may change from time to time as a result of promotional offers.

What products do we offer – Education Website subscription

The Marcus Today Pty Ltd Education website subscription is a subscription-based service. A subscription fee is payable at the time you subscribe to the service, the cost of which will depend on the length of the subscription and the services to be provided. The cost will be apparent at the time of subscription on the Education website. The level of subscription may change from time to time as a result of promotional offers.

What products do we offer – Seminars & Webinars

A fee may be charged for attending investment seminars or online Webinars provided by Marcus Today Pty Ltd. The level of fee will depend on the nature of the seminar and will be published on our website and apparent at the time of signing up.

What products do we offer - Separately Managed Accounts

Marcus Today Pty Ltd acts as the investment manager for the Marcus Today Pty Ltd Separately Managed Accounts. In return Marcus Today Pty Ltd will receive a portion of the fees paid by you to the SMA provider (Praemium Australia Pty Ltd) in relation to the above mentioned Separately Managed Accounts. All these fees are set out in detail in the SMA Product Disclosure Statement documents (PDS documents) issued by Praemium Australia Pty Ltd and available from Praemium Australia Pty Ltd or from the Marcus Today Pty Ltd website. Marcus Today Pty Ltd's role in relation to the delivery of each Product or Service is outlined below.

Marcus Today Separately Managed Account

- Provider: Praemium Australia Ltd
- Role of Praemium: Issuer and Responsible Entity
- Distributor: Marcus Today Pty Ltd
- Investment Manager: Marcus Today Pty Ltd

Marcus Today Income Separately Managed Account

- Provider: Praemium Australia Ltd
- Role of Praemium: Issuer and Responsible Entity
- Distributor: Marcus Today Pty Ltd
- Investment Manager: Marcus Today Pty Ltd

Marcus Today ETF Separately Managed Account
(When established)

- Provider: Praemium Australia Ltd
- Role of Praemium: Issuer and Responsible Entity
- Distributor: Marcus Today Pty Ltd
- Investment Manager: Marcus Today Pty Ltd

Marcus Today Pty Ltd is the Nominated Representative (Investment Manager) for these Separately Managed Accounts which are administered on a platform hosted by Praemium Pty Ltd, an ASX listed Australian company. Marcus Today Pty td as the Nominated Representative of each Separately Managed Account provides instructions to Praemium Australia Pty Ltd.

Marcus Today Pty Ltd provides a 'Cashier and Clerk' (administration only) function in facilitating an investment in these SMA products. Marcus Today Pty Ltd does not provide any personal advice regarding the suitability of these investments to your personal financial circumstances.

You will receive a product disclosure statement (PDS) before acquiring one of Praemium Australia Pty Ltd's SMA products (Separately Managed Accounts). If you do not receive one ask for one. The SMA product disclosure statements (PDS), are designed to assist you to make an informed decision about the product.

The PDS contains information about the product and will include the costs and details of other fees and charges which may apply, including (if applicable) any fees, commission or other benefits if any (collectively referred to as Adviser Remuneration) payable to your financial adviser if you have one.

Again, Marcus Today Pty Ltd does not provide personal financial product advice to retail clients. Before you make any investment decision in regards to the Praemium Australia Pty Ltd SMAs we recommend that you obtain advice tailored to address your individual objectives, financial situation and needs from a licensed financial adviser other than Marcus Today Pty Ltd or any of its Sub-Authorised Representatives.

If you have your own adviser

If you have invested in one of Marcus Today's Separately Managed Accounts on the advice of a separate licenced financial adviser the advice provided may be personal in nature. In the case of the latter the advice provided is a function of taking into account one or more of your objectives, financial situation and/or needs. In order to do this, you will be asked to answer a number of questions relating to your financial position and risk profile. Upon receipt of this information, that adviser will review it and assess your suitability to invest in this product. That adviser is then bound to provide you with a written Statement of Advice (SoA) drawing on the information that you have provided. Any material changes in your circumstances should be disclosed to that adviser as they occur so that they may assess whether the recommendations included in the SoA that you receive continue to be suitable for you.

The benefits that may be received by us from the provision of our general advice or products

The information in this section is subject to change and does not include information in relation to taxes or duties that you may be required to pay in relation to an investment.

Unless otherwise stated, all fees, charges, commissions and benefits disclosed in this FSG are in Australian dollars and are exclusive of the Goods and Services Tax (GST).

These rates are indicative rates only as the fee structure may be different for different Separately Managed Accounts and products. The actual fees will be disclosed in the PDS (as applicable). For an example of how fees are calculated please refer to the 'Fees and other section of the PDS'.

If you have opened a Marcus Today Separately Managed Account with Praemium Australia Pty Ltd, Marcus Today Pty Ltd will receive a portion of the fees paid by you as detailed below:

Marcus Today Separately Managed Accounts

- Investment Management Fee – 0.75%pa
- Performance Fee – 10% of benchmark outperformance
- Application Fees if charged are calculated to cover the cost of the application process and the identity checking process without a profit margin.

For details please see the SMA PDS documents issued by the provider Praemium Australia Pty Ltd available on the Marcus Today Pty Ltd website under the 'Funds Management' Tab.

For all other products including subscriptions to the Marcus Today newsletter, Education website, Webinars, presentations or any other Marcus Today product, the costs and fees you pay will be paid to Marcus Today Pty Ltd directly without any commissions or other remuneration being paid on any formula to any individual or corporation.

Our Responsibility to You

Marcus Today Pty Ltd is required to provide this FSG to you prior to providing any general financial advice, products and/or services. The FSGis a disclosure requirement under the Corporations Act 2001 (Cth).

How you can instruct us

If you have subscribed to a Marcus Today Pty Ltd product you can check and make changes to your subscription and account details via the on-line website by logging in and clicking on the My Account link at the top of the website. This will include details of any existing subscription products. If you need help with a subscription product or your account please email Marcus Today Pty Ltd on info@marcustoday.com.au or call us on 0458 009 821.

If you have invested in a Marcus Today Separately Managed Account all your administration and details are handled by Praemium Australia Pty Ltd on their website at www.praemium.com.au

You can access a lot of detail about your SMA holdings, performance and administration by logging in to that website using the login provided by Praemium on the initial establishment of your SMA investment.

If you need assistance or have lost your Praemium website login please contact Praemium or ourselves on the email or phone numbers above.

Documents You May Receive

Marcus Today Pty Ltd provides General Advice only. When giving General Advice Marcus Today Pty Ltd will provide you with this Financial Services Guide which includes a General

Advice warning.

Any Marcus Today presentations, podcasts, or subscription products will also, on the website or in the material provided, contain a general advice warning.

Your Privacy

Marcus Today Pty Ltd is subject to certain legislative and regulatory requirements that necessitate collecting, holding and using detailed information that personally identifies you and/or contains information about you.

Marcus Today Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. If you want to access your personal information at any time, please let us know.

Cross-border disclosure

Marcus Today Pty Ltd may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services. Based on the software providers we use your client information may be stored on US servers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Adviser Remuneration

All Marcus Today Pty Ltd Sub-Authorised Representatives are salaried with discretionary bonuses. There are no commission-based structures.

Marcus Today Pty Ltd Sub-Authorised Representatives may receive fees for providing media content or appearances.

Marcus Today Pty Ltd as the Nominated Representative (Investment Manager) providing instruction to Praemium in the management of the Marcus Today separately managed accounts will receive fees as outlined in this document and in the SMA product disclosure statements - see above. These fees are initially paid to MTIS Private Wealth Pty Ltd as the licensee and are then remitted to Marcus Today Pty Ltd.

Other Forms of Remuneration or Benefits

Marcus Today Pty Ltd and/or its advisers may receive non-monetary benefits from product providers and other similar parties. Examples of the types of non-monetary benefits that Marcus Today Pty Ltd may receive include:

- Where the amount is less than $300 and identical or similar benefits are not given on a frequent basis;
- Where the benefit has a genuine education or training purpose and is relevant to providing financial product advice; and/or
- Where the benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received must be disclosed in either a Conflicts of Interest Register or an Alternative Remuneration Register. A copy of the Marcus Today Pty Ltd Register is available upon request. If you wish to inspect this Register, please ask us.

Sponsorship

Marcus Today Pty Ltd may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Marcus Today Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

Associations and relationships

Marcus Today associations and relationships are as follows:

Entity	Association	Role
MTIS Private Wealth Pty Ltd	Pauline Hammer Anna Garuccio Marcus Padley	Directors & Shareholders
MTIS Wealth Management Pty Ltd	Pauline Hammer Anna Garuccio	Directors & Shareholders
Marcus Today Pty Ltd	Marcus Padley Christopher Conway	Directors & Shareholders

Marcus Padley and Christopher Conway are shareholders and directors of Marcus Today Pty Ltd and are therefore entitled to receive dividend payments and a share of profits.

Relationships with Financial Services Providers

Marcus Today Pty Ltd has a relationship with providers of portfolio administration services, most notably Praemium Australia Pty Ltd. This relationship in no way influences the provision of general financial advice, in particular the general advice provided to you by Marcus Today Pty Ltd.

Reporting Your Concerns

If you have a complaint about any financial service provided to you by Marcus Today Pty Ltd or any of its Sub-Authorised Representatives you should take the following steps:

As a first step contact the Marcus Today Pty Ltd Directors Chris Conway and Marcus Padley to discuss your complaint. You may also include the AFSL Licence holder MTIS Private Wealth Pty Ltd in any correspondence by mail or email.

Phone	Marcus Padley +61 414 603 607 marcus@marcustoday.com.au Chris Conway +61 411 057 568 chris@marcustoday.com.au
Online	www.marcustoday.com.au
Email	compliance@marcustoday.com.au Please cc compliance@mtis.com.au
Mail	Claims Manager Marcus Today Pty Ltd & MTIS Private Wealth Pty Ltd Level 3 636 St Kilda Road Melbourne VIC 3004

Marcus Today Pty Ltd and MTIS Private Wealth Pty Ltd will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable. They will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If you are not fully satisfied with their response you have the right to lodge a complaint with
the Australian Financial Complaints Authority (AFCA). AFCA's Contact Details are as follows:

Phone	1800 931 678
Email	info@afca.org.au
Website	www.afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge info line on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

Professional Indemnity

MTIS Private Wealth Pty Ltd as the AFSL holder maintains a group policy which includes appropriate Professional Indemnity Insurance cover for Marcus Today Pty Ltd as required by the Corporations Act 2001. We believe this satisfies the requirements in the Corporations Regulations 2001 (Corporations Regulations), which are that licensees must obtain professional indemnity insurance cover that is adequate, considering the nature of the licensee's business and its potential liability for compensation claims.

Contact Details

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