

LIFESTYLE TRADER PTY LTD SUPPLEMENTARY FINANCIAL SERVICES GUIDE (SFSG)

Version 1 Dated 27 JANUARY 2011

This document, the Supplementary Financial Services Guide (SFSG), should be read in conjunction with the Lifestyle Investor Services Pty Ltd (LIS) Financial Services Guide (FSG) dated 3 June 2010. Distribution of the SFSG by the Authorised Representative detailed below, has been approved by Lifestyle Investor Services Pty Limited ABN 27 120 224 482 AFSL 325184.

Authorised Representative Number 286345

Lifestyle Trader Pty Ltd ABN 49 106 041 918 is an Authorised Representative of Lifestyle Investor Services Pty Ltd.

The employees and Directors of Lifestyle Trader Pty Ltd are representatives of Lifestyle Investors Services Pty Ltd in an accordance of section 761A of the Corporation Regulations Act.

The products I can offer you

Please refer to Lifestyle Investor Services Pty Ltd Financial Services Guide.

The Services I can advise you

Please refer to Lifestyle Investor Services Pty Ltd Financial Services Guide.

How are LIS and LT remunerated?

Lifestyle Investor Services Pty Ltd – The Licensee

Please refer to Lifestyle Investor Services Pty Ltd Financial Services Guide.

Lifestyle Trader Pty Ltd - The Authorised Representative

Lifestyle Trader receives a commission of between 0 to 100% of the price of software products, membership, other products and training that are produced by Lifestyle Trader, Lifestyle Investor Services and members of the Lifestyle Group.

Other benefits, interest or associations

As at the date of the SFSG, Lifestyle Trader Pty Ltd pay Lifestyle Investor Services a fee for services provided to Lifestyle Trader clients. This fee will vary depending on the service provided.

How to find Lifestyle Trader Pty Ltd

Lifestyle Trader Pty Ltd
Level 39, Chevron Renaissance, Skyline Central,
23 Ferny Avenue,
Surfers Paradise QLD 4217
Ph: 1800 113 124

LIFESTYLE INVESTOR SERVICES FINANCIAL SERVICES GUIDE (FSG) Version 1 Dated 3 June 2010

About this Financial Services Guide.

This Financial Services Guide is been provided to you by Lifestyle Investor Services Pty Limited ACN 120 224 482 AFSL 325184 (Lifestyle Investor Services, we, our, us) a holder of an Australian Financial Services Licence (AFSL).

This FSG is dated 3 June, 2010.

Purpose and content of this FSG

This FSG is designed to provide you with important information regarding our services prior to providing you with a financial service. This FSG contains information on the following:

- our name and contact details;
- the financial products and services we are authorised to provide;
- any remuneration, commissions or other benefits that we, or any relevant person, may be paid in relation to the financial services we offer;
- details of our internal and external complaints handling procedures;
- our Privacy Policy;

so as to help you to decide whether to use the financial services that we offer.

Provider of the financial services

- Lifestyle Investor Services is authorised under its AFSL to provide you with the following range of financial services to retail and wholesale clients: general financial product advice in relation to:
 - derivatives
 - securities
 - foreign exchange contracts; and
- deal in a financial product by arranging for another person to apply for, acquire, vary or dispose of the following financial products:
 - derivatives
 - securities; and
 - foreign exchange contracts.

In particular, Lifestyle Investor Services can provide general advice on all classes of derivative instruments including:

- Equity & Future Options
- Future & Commodity Markets
- Currency Futures
- Foreign Exchange (Margin FX)
- CFD's (Contracts For Difference)

We also provide our clients access to the following services:

- Margin foreign exchange
- US stock market trading
- Australian stock options (including margin)
- International Stock markets (including margin)
- Options on both domestic and International stocks
- Future and Index option trading
- Access to numerous Exchange Traded Index Funds
- Trading and General Advice on how to trade and invest in a wide range of markets.

Contact details

Lifestyle Investor Services Pty Ltd
Level 39, Chevron Renaissance, Skyline Central,
23 Ferny Avenue,
Surfers Paradise QLD 4217
Or write to us at
PO Box 4900
GCMC Qld 9726
Australia

Call us on 1300 011 993 or visit www.lifestyleinvestorservices.com

Nature of Advice

Please note that Lifestyle Investor Services does not provide personal financial advice. We are obliged to warn you that our general financial advice provided to you as a client does not take into account your objectives, financial situation or needs. Therefore, we recommend that you take all reasonable steps to fully understand the outcomes of specific products and strategies adopted in relation to utilising the services provided by Lifestyle Investor Services.

While Lifestyle Investor Services believes the general financial product advice and information we provide is accurate and reliable, neither Lifestyle Investor Services nor its officers and associates assume any responsibility for the accuracy and completeness or currency of that advice and information.

Other documents you may receive

If you choose to use any of our products or services you may also receive other important documents. These include the following.

Product Disclosure Statement (PDS)

Lifestyle Investor Services Pty Ltd & its authorised representatives provide general financial product advice and can arrange for you to deal in a range of products through special arrangements they have with a number of brokerage firms, who provide a PDS to clients. Once a client has considered the advice given, and decides to act on the advice, they will communicate the relevant order for execution to their broker through Lifestyle Investor Services or their broker of choice. The executing broker will therefore be the issuer and the one responsible for providing the client with a PDS.

Professional Indemnity Insurance

Lifestyle Investor Services has Professional Indemnity Insurance in place which satisfies ASIC's requirements under s912B of the Corporations Act 2001 (Cth). This insurance is intended to cover claims in relation to the conduct of Lifestyle Investor Services advisers who worked for Lifestyle Investor Services at the time of the relevant conduct, even if they do not work for Lifestyle Investor Services at the time the claim is made.

Remuneration, Commissions and benefits paid to Lifestyle Investor Services for provision of financial services.

Lifestyle Investor Services is remunerated through the fees and commissions that we charge you. With certain products, we are also directly remunerated by non-related product issuers through ongoing commissions.

Fees and commissions charged to you will depend on the type of financial product being traded, the frequency of your trading activity and the size of the transaction. Fees and commissions will be charged to your trading account at the time your transaction is executed.

The tables attached in the Annexure to this FSG, provide an indication of our standard commission rates. These rates are subject to change from time to time.

A detailed description of the fees, charges and commissions payable to Lifestyle Investor Services for each of the financial products offered by Lifestyle Investor Services can be found in the Product Disclosure Statement for the relevant financial product.

Lifestyle Investor Service's employees and directors are remunerated by way of salary and other employee benefits. They may also be eligible for a discretionary bonus which is based on achievement of pre-determined business objectives such as contribution to profit, client service, risk management and leadership/team contribution.

Lifestyle Investor Services is also entitled to retain any interest it earns on client money held in the segregated accounts it must maintain pursuant to the Corporations Act. The rate of interest is determined by the provider of each segregated account.

You may have been referred to us by a service provider who may receive financial or non-financial benefits from us. These should have been disclosed to you by the service provider in question. Please note that such benefits will not impact transaction fees or the rates you will be offered for financial products or services undertaken with Lifestyle Investor Services.

Privacy Policy

Your privacy is important to us and we are committed to compliance with the Privacy Act and the National Privacy Principles. We maintain a record of your personal profile which includes your personal details and details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We may disclose your personal information to external parties, such as our financial service providers, for the purposes of arranging/facilitating your investments or transactions. Such external parties are required and committed to protecting your privacy.

If you wish to access information we hold about you, please ask us and we will make arrangements for you to do so. A copy of our privacy policy is available from us. Please contact us if you have any concerns.

Complaint handling

If you have any concerns or complaints Lifestyle Investor Services has a complaint resolution procedure in place to resolve any complaints or concerns you may have. Please address all complaints in writing to;

Lifestyle Investor Services Pty Ltd
Attention: The Compliance Officer
PO Box 4900
GCMC QLD 9726
Australia

We will provide acknowledgement of receipt of written complaints within 5 business days, and seek to resolve and respond to complaints within 30 business days of receipt. We will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing.

If you are not satisfied with our complaint resolution procedures, you have the right to contact an independent complaints resolution body;

Financial Ombudsman Service Limited
GPO Box 3
MELBOURNE VICTORIA 3001

Toll Free: 1300 780 808
Facsimile: (03) 9613 3699
Email: info@fos.org.au
Web: www.fos.org.au