

The Constant Investor

Financial Services Guide

19 June 2017

Financial Service Guide

Dated 19 June 2017

This Financial Services Guide (**FSG**) is provided to you by The Constant Investor (the trading name of Kohler & Company Pty Ltd ACN 610 863 128) (we, our or us).

This Financial Services Guide is designed to assist you in deciding whether to use our services. It explains:

- our services and who provides them to you;
- how we and our associates are paid, including the fees that we may charge you;
- our professional indemnity insurance; and
- what to do if you have a complaint.

1. Who will provide financial services to me?

We provide financial services to you as authorised representatives (authorised representative no. 1244896) of MSC Advisory Pty Ltd (AFS licence no. 480649) (**MSCA**) which has authorised the distribution of this FSG.

2. Our Services

We publish and distribute investment analysis, economic commentary and investment tutorials through our website, podcasts, facebook and email. This material is provided for general information purposes only and is not personal financial product advice. However, some material may constitute general financial product advice.

Any general financial product advice we provide does not take into account your objectives, financial situation or needs. Due to this fact, before acting on our advice, you should consider the appropriateness of our advice having regard to these factors.

We are authorised to provide general financial product advice in relation to the following financial products:

- (a) deposit and payment products;
- (b) derivatives;
- (c) foreign exchange contracts;
- (d) general insurance products;
- (e) debentures, stocks or bonds issued or proposed to be issued by a government;
- (f) interests in managed investment schemes;
- (g) securities; and
- (h) superannuation.

3. How you can deal with us?

You can subscribe for access to our premium content (or cancel your subscription) through our website. If you cannot access our website, you can also instruct us via email or phone (see section 8 for contact details).

4. How we are paid?

We make money by charging a \$25 per month (inclusive of GST) subscription fee to each subscriber for access to our premium content.

5. Who do we pay?

Kohler & Company Pty Ltd's directors and employees are entitled to be paid salaries and its shareholders are entitled to any declared dividends.

6. Professional Indemnity Insurance

Our licensee has professional indemnity insurance in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. We also have professional indemnity insurance in place. These insurance policies cover the services provided by us and our representatives after they cease working with us.

7. What to do if you have a complaint

You can make a complaint about our services by email (hello@theconstantinvestor.com) or by phone (1800 813 063). We have established procedures to ensure that all complaints are handled in a timely manner. All complaints will be acknowledged immediately.

Additionally, you may contact our licensee (contact details are specified in section 8).

If the complaint cannot be resolved to your satisfaction within 45 days you have the right to refer the matter to the Financial Ombudsman Service which is an external complaints service, of which our licensee is a member (member number 36916).

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808
Email: info@fos.org.au

8. How you can contact us

Our contact details are as follows:

Kohler & Company Pty Ltd
ACN 610 863 128; authorised representative no. 1244896
Suite 105, 672 Glenferrie Road
Hawthorn VIC 3122
Email: hello@theconstantinvestor.com.au
Phone: 1800 813 063

Our authorising AFS licensee:

MSC Advisory Pty Ltd
AFS licence no. 480649
Level 2, Professional Chambers
120 Collins Street
Melbourne VIC 3000
Email: enquiries@mscadvisory.com.au
Phone: 1300 798 790