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FINANCIAL SERVICES GUIDE

Issue Date 18th April, 2016

This Financial Services Guide (FSG) is dated 18th April, 2016 and replaces all previous versions. AG Capital Markets Pty Ltd [AFSL 292464] (hereafter known as Longhou Capital) authorise the distribution of this FSG.

About This Guide

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are.
- How you can contact us.
- The financial services we offer so you can make an informed decision whether to use those services.
- Information we need from you.
- The cost of our advisory services and how we pay our representatives.
- What to do if you have a complaint about our services.

If you need further information on any of these matters, please ask.

About Us

STE is a Financial Services Company facilitating Advisory Services to Australian domiciled Retail and Wholesale Clients in Securities, Derivatives and Managed Investments. Information provided by STE is General Financial Product Advice only and is prepared without taking account of any client's objectives, financial situation or needs. You should consider seeking the advice of relevant taxation, superannuation, and/or other relevant advisers before the information is acted on.

We will not provide advice on classes of financial products other than those identified in STE authorisations through the Licensee, Longhou Capital. The licensee is ultimately responsible for the advice provided and services offered to clients of STE. Accordingly, within this FSG, some references to 'we' refer to information which will be required to be collected by the licensee.

STE and Longhou Capital are not registered tax agents and any reference to tax is incidental and must be confirmed with a registered tax agent.

STE provides education and ongoing training together with general advice trading recommendations for Securities, Derivatives and Managed Investments. STE may also provide research data on specific companies at the request of clients. These services are delivered through the STE websites, DVDS, video streaming, weekly *'Investing & Online Trading'* Stock Market Report, Home Study Courses, Jim Berg's Trading and Weekly Investing Signals Services, webinars and workshops.

Full details of our Terms and Conditions of use of our website can be found at <https://www.sharetradingeducation.com/terms-and-conditions.aspx>

What Are Our Authorisations

STE is authorised to provide general financial product advice on the following products;

Securities
Derivatives
Managed Investments

STE is authorised to provide these advisory services to retail and wholesale clients.

Who Is Your Adviser?

STE is your Adviser and is a Corporate Authorised Representative No. (322726) of Longhou Capital Markets Pty Ltd (AFSL 292464).

To Obtain Services From Us

If you do not have a nominated adviser, you can contact us at –

Office Address: ShareTradingEducation.com Pty Ltd
16 Vista Ave
COPACABANA NSW 2251

Ph (02) 4326 1699 | Email – info@ShareTradingEducation.com

As the Licensee, Longhou Capital is responsible for the advice you receive from us. If your adviser is unable or unwilling to provide you with advice or services in respect of certain products, the adviser will refer you to another representative of Longhou Capital, who should be able to assist you.

AG Capital can be contacted by phone on 1300 882 402 or email at admin@lcmarkets.com.au

General Financial Advice

We will only offer you General Financial Product Advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and financial circumstances.

You need to take this into account before deciding whether or not to act on it.

What Do We Expect From You?

We expect that you will provide us with accurate information that we request so that we have a reasonable basis on which to provide you with general advice.

We expect that you will use our advice to enable you to make informed financial decisions.

What Are The Possible Consequences Of Not Providing This Information?

You are of course at liberty to decline to provide some or all of this information, but if you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

AML/CTF

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that before investing any funds with a licensee's adviser, the licensee will ask you to present identification documents such as passports and drivers licence. We will also have access to copies of this information. We assure you that this information will be held as per our Privacy Policy.

Privacy

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy can viewed at <https://www.sharetradingeducation.com/privacy-policy.aspx>

A copy of our licensee's privacy policy will be provided upon your request or it can be found at <http://www.lcmarkets.com.au/about-us/privacy-policy/>

How are we Paid for the Services We Provide?

STE charges its clients for the education and reports it provides to its clients and articles posted on its websites via the resources section of its website.

Fees and charges will be fully disclosed to you for your approval prior to STE providing and service to you.

What Fees, Commissions or other Benefits?

Employees of STE are remunerated in a variety of ways including salary, wages bonuses and commissions based on sales generated.

STE may also receive referral fees of up to 80% from Longhou Capital for fees charged for Share and Derivative transactions and other fees for Financial Services provided.

Combination of Fees and Commissions

Full disclosure of all fees will be contained in the Service Agreement that the licensee will prepare for you. However, you will not be charged unless you have agreed to engage our licensee's services, the details of which are contained within the letter of engagement.

Do any Relationships Exist Which Might Influence The Service or Advice I Receive?

STE is not owned by any Fund Manager or institution. STE is remunerated by subscription fees that it charges its members, fees charge for educational courses, these fees are available by contacting STE.

Longhou Capital is associated with the following companies;

Longhou Investment Holdings Pty Ltd
Longhou Investment Group Pty Ltd

Our advisers are aware of their obligations to disclose the extent and nature of any relationship or conflict of interest at the time the advisers provide a financial service in those products. A full list of products provided is available on Longhou Capital's website. <http://www.lcmarkets.com.au/about-us/approved-products-list/>

Will You Give Me Advice That is Suitable To My Investment Needs and Financial Circumstances?

No as this would be regarded as providing Specific Advice, for which we are not licensed.

What Should I Know About Any Of The Risks of The Investment Recommendations Made To Me?

STE are authorised by Longhou Capital to provide general financial product advice only. General advice includes information contained in our education material, reports and information about the outlook of the markets. The information provided in our course content and website resources do not provide advice about products suitable for your particular needs, objectives or financial circumstances, even if we may give examples of individual stocks, shares or ETFs or have commented in view of the current or future market conditions or prospects for the Securities, Derivatives and Managed Investments.

This information does not constitute personal investment advice and it has been prepared without taking into account your objectives, financial situation or needs.

You should always consider the appropriateness of the advice, in light of your own objectives, financial situation or needs before acting on the advice. You should consider and discuss this information with your financial adviser before making your own investment choice.

What Information Do You Maintain You Maintain in My File And Can I Examine My File?

We and our licensee Longhou Capital need to hold all information you give us for a period of 7 years. Yes you can view information held by making a request.

How Can I give you Instructions Regarding My Account?

You may specify how you would like to give STE or Longhou Capital instructions, for example, by telephone, email or other means.

What Kind Of Compensation Arrangements Are In Place And Are These Arrangements Compliant?

STE confirms that arrangements are in place both through STE and Longhou Capital to ensure that it continues to maintain Professional Indemnity Insurance in accordance with Section 912 B of the Corporations Act 2001, (as amended). In particular the Professional Indemnity Insurance, subject to its terms and conditions, provides indemnity up to the sum insured for the Licensee and its authorised representatives in respect of our authorisations and obligations under the Australian Financial Services License.

How Reliable is your education?

Direct investing in the stock market can result in financial loss. The past performance of the education and resources we provide is not and should not be taken as an indication of future performance. Caution should be exercised in assessing past performance. Our service, like all other financial services, is subject to market forces and unpredictable events that may adversely affect its future performance.

What Should I Do If I Have A Complaint?

We and Longhou Capital are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps;

1. If your complaint is related to the service supplied by STE, contact STE by email at Info@ShareTradingEducation.com immediately.
2. If your complaint is related to the service supplied by our licensee, Longhou Capital, contact your advisor there immediately.

If your complaint is not satisfactorily resolved within 7 days please contact STE's authorising licensee (Longhou Capital) on Phone 1300 882 402. Or put it in writing and email to admin@lcmarkets.com.au

If we cannot reach a satisfactory resolution within a further 45 days you can raise your concerns with the Financial Ombudsman Service on 1300 78 08 08.

The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.