

SPRING FINANCIAL GROUP SHARE OFFER PRE-REGISTRATION FAQ SHEET

6 November 2014

What is Spring FG Limited?

Spring FG Limited is the parent company of a group of wholly-owned subsidiaries (and divisions) that operate under the banner of Spring Financial Group.

Spring FG Limited's primary operating subsidiaries and divisions include Spring Financial Group Pty Ltd; Spring Equities (division); Spring FG Realty Pty Ltd; Spring FG Accounting Pty Ltd; Spring FG Finance Pty Ltd; and Wealthadviser Financial Education (division).

Through its operating subsidiaries and divisions Spring FG Limited provides a range of products and services that include financial planning and investment advice; insurance and superannuation advice and products; finance advice and products; tax & accounting services; and financial education publications.

Why should I pre-register?

If you pre-register you can be allocated more shares than if you don't pre-register (if you decide to apply for shares when the Offer opens).

Pre-registration is the first stage of the Spring FG Share Offer and provides you with an opportunity to reserve a copy of the Prospectus.

Pre-registering for a Prospectus does not commit you to buying shares - it simply lets us know that you are interested in reading the Prospectus when it becomes available.

I am a client of Spring Financial Group. Will I be entitled to receive shares in Spring FG Limited?

The Offer will be open to clients of Spring FG and its operating subsidiaries. Subject to details in the Prospectus if you are a client of Spring FG and you pre-register you can be allocated more shares than if you don't pre-register (if you decide to apply for shares when the Offer opens).

Spring FG clients should note that the Spring FG board has resolved that the Company and its advisory staff are prohibited from providing either general or personal advice to retail clients with respect to the Spring FG Share Offer, as it may give rise to a conflict of interest.

Spring FG clients are advised that they should contact another suitably qualified adviser should they require advice regarding pre-registration, the Offer or (when it is available) the Prospectus.

How can I get a Prospectus?

After the Prospectus is lodged with ASIC, you will be able to view the Prospectus online at www.springFGshareoffer.com.au.

If you pre-register to receive an online version of the Prospectus, you will be sent a link to the Prospectus when it is lodged with ASIC, and will be sent a link to the Prospectus and a link to the online application form when the Offer opens.

If you pre-register to receive a paper copy of the Prospectus, you will be sent the Prospectus and an application form once the Offer opens. Please allow three to five business days for mailing.

Please contact the Spring FG Share Offer Information Line on 1300 737 760 with questions about Pre-registration.

How do I apply for Shares?

Spring FG Limited expects to lodge a Prospectus with ASIC in relation to the Spring FG Share Offer. You will only be able to apply for shares after the Offer opens, using the application form that will be in, or with, the Prospectus.

SPRING FINANCIAL GROUP SHARE OFFER PRE-REGISTRATION FAQ SHEET

6 November 2014

If you pre-register, we will send you a link to the electronic version of the Prospectus when it becomes available. We will also send you a link to the Prospectus and a personalised online application form when the Offer opens (or a paper copy of the Prospectus along with a personalised application form if you request it).

How will I pay for Shares?

If the Spring FG Share Offer proceeds, further information about the Offer will be provided in the Prospectus.

How much will Spring FG shares cost?

If the Spring FG Share Offer proceeds, further information about the Offer will be provided in the Prospectus.

Do I have to pre-register to participate in the Offer?

You do not need to pre-register in order to participate in the Spring FG Share Offer.

However, if you pre-register:

- you will receive a link to the electronic version of the Prospectus when it becomes available, and a link to the Prospectus and a personalised online application form when the Offer opens (or a paper copy of the Prospectus along with a personalised application form if you request it);
- you will be notified of key dates during the Spring FG Share Offer; and
- if you apply for shares, you can be allocated more shares than if you don't pre-register.

Is participating in the Offer a good investment?

If you are unclear in relation to any matter relating to the Spring FG Share Offer, or are uncertain as to whether shares are a suitable investment for you, you should seek professional guidance from a broker or financial adviser, solicitor, accountant, tax adviser, or other independent and qualified professional adviser before deciding whether to invest.

A copy of that Prospectus may be obtained after it has been lodged with ASIC by returning to this website. Anyone who wants to acquire shares in Spring FG will need to carefully consider the Prospectus and complete an application form that will be in, or will accompany, the Prospectus.

Legal Notices

The Spring FG Share Offer will be made by Spring FG Limited. A copy of the prospectus in relation to the Spring FG Share Offer may be obtained after it has been lodged with the ASIC. Anyone who wants to acquire shares in Spring FG will need to carefully consider the prospectus and then complete an application form that will be in or will accompany the prospectus. Pre-registrants are not obliged to apply for shares.

This document does not constitute an offer to sell, or a solicitation of an offer to buy securities in the United States. The shares referred to in this document have not been, and will not be, registered under the U.S. Securities Act of 1933 (the "U.S. Securities Act") or under the securities laws of any state or other jurisdiction of the United States and may not be offered or sold in the United States absent registration under the U.S. Securities Act or an exemption from registration requirements.