

30 January 2019

Update to Complaints Handling Process

This notice relates to the Affluence Investment Fund (ARSN 617 680 654) (**Fund**). Affluence Funds Management Limited (**AFM**) is the Responsible Entity of the Fund.

Effective from 30 January 2019, section 9.3 of the Fund's product disclosure statement dated 14 March 2017 (**PDS**) is replaced with the following:

9.3 Complaints Handling

The Constitution sets out the procedure by which AFM is to receive, consider, investigate and respond to complaints by investors who are dissatisfied with the management or administration of the Fund.

If you wish to make a complaint, AFM can be contacted via:

Phone: 1300 233 583 or +61 7 3010 9276

Email: invest@affluencefunds.com.au

In writing: Affluence Funds Management
GPO Box 111
Brisbane, QLD 4001
AUSTRALIA

Fax: +61 7 3054 7082

AFM will acknowledge any complaint in writing immediately. AFM will within 45 days investigate, properly consider and decide what action (if any) to take or offer regarding the complaint and communicate its decision to you.

AFM may, at its discretion, give any of the following remedies to a complainant:

- Information and explanation regarding the circumstances giving rise to the complaint.
- An apology.
- Compensation for loss incurred by the investor as a direct result of the breach (if any).
- Such other remedies as AFM considers appropriate.

If you are not satisfied with how the complaint has been handled or a response was not provided to you within 45 days, you can refer your complaint to the Australian Financial Complaints Authority, an external complaints resolution scheme of which AFM is a member.

The Australian Financial Complaints Authority can be contacted via:

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC 3001 AUSTRALIA

Fax: +61 3 9613 6399



The external complaints resolution scheme is generally only available to Retail Clients in Australia. It is not available to New Zealand investors.

IDPS investors should contact their IDPS operator in the first instance with any complaints in relation to an investment in the Fund.

If you have any questions about any aspect of this notice, you can contact us by calling 1300 233 583 or email invest@affluencefunds.com.au.

This notice has been prepared by Affluence Funds Management Limited ABN 68 604 406 297 AFS licence no. 475940 (**AFM**) in relation to the Affluence Investment Fund ARSN 671 680 654 (**Fund**). AFM is the responsible entity of, and the issuer of units in, the Fund. Prospective investors should read the product disclosure statement dated 14 March 2017 (**PDS**) offering units in the Fund before making an investment decision. The PDS is available from www.affluencefunds.com.au/aif/ or by calling AFM on 1300 233 583.

This notice does not purport to be complete and it does not consider your investment objectives, financial situation or needs. Before making any investment decision, you should consider the PDS and assess, with or without your financial or tax adviser, whether the Fund fits your investment objectives, financial situation or needs.

The PDS contains important notices and disclaimers, important information about the offer, as well as investment risks. Any forecast or projected information, including financial, is not guaranteed and there is no guarantee of any distribution, investment return or repayment of capital. This information and the information in the PDS is not a recommendation by AFM or any of its officers, employees, agents or advisers and potential investors are encouraged to obtain independent expert advice before any investment decision.

AFM and its related bodies corporate, and their associates, do not receive any remuneration or benefits for the general advice given in this notice. If you acquire units in the Fund, AFM and certain related parties may receive fees from the Fund and these fees are disclosed in the PDS.

