

# Financial Services Guide

Dated December 2022

Issued By Affluence Funds Management Limited | ABN 68 604 406 297 | AFSL 475940

## Purpose of this financial services guide

This Financial Services Guide (FSG) is issued by Affluence Funds Management Limited ABN 68 604 406 297, AFS Licence No. 475940 ("AFM", "we", "us" or "our"), to assist you in deciding whether to use any of the financial services we offer.

The purpose of the FSG is to inform you of:

- the services we offer;
- how you can contact us;
- how we are remunerated; and
- how we deal with client complaints.

## Financial services AFM is licensed to provide

AFM is authorised under its AFS Licence to carry on a financial services business to:

A) Provide general financial product advice to retail and wholesale clients in respect of the following classes of financial products:

- interests in managed investment schemes, excluding investor directed portfolio services (IDPS); and
- securities.

B) Deal in a financial product for both retail and wholesale clients, by issuing, applying for, acquiring, varying, or disposing of a financial product in respect of the following classes of financial products:

- derivatives; and
- interests in AFM's own managed investment schemes.

C) Deal in a financial product for both retail and wholesale clients, by applying for, acquiring, varying, or disposing of a financial product on behalf of another person in respect of the following classes of financial products:

- deposit and payment products;
- derivatives;
- debentures, stocks, or bonds issued by a government;
- interests in managed investment schemes, excluding IDPS; and
- securities.

D) Operate the Affluence Investment Fund ARSN 617 680 654, the Affluence LIC Fund ARSN 634 532 424 and to operate a custodial or depository service for retail and wholesale clients other than IDPS.

AFM provides the above financial services on its own behalf. AFM does not have any authorised representatives.

Your dealings with AFM will be through your financial adviser, your platform provider or our employees. Our employees are not authorised representatives of any other fund manager or responsible entity.

## Other documents you may receive

### Statement Of Advice

A Statement of Advice (SOA) is required to be given when you are provided with any personal advice which takes into account your objectives, financial situation and needs. AFM does not provide personal advice. Therefore, we will not provide you with an SOA. If you have a Financial Adviser, they may provide you with an SOA.

## Product Disclosure Statement

Where we are providing you advice in relation to a product which requires disclosure under the Corporations Act 2001 ("Act"), we will provide you with a Product Disclosure Statement (PDS) which contains general information about an investment in the product including:

- the terms and conditions for an investment in the product;
- any significant risks associated with holding an investment in the product;
- information about the cost of an investment in the product; and
- details of fees and charges AFM receive for acting as responsible entity and investment manager, respectively, in relation to the issue of the product.

You may receive a PDS when AFM offers to issue you a product or issues you a product.

## Fees, commissions and other benefits

### Fees

AFM may receive fees while you hold an interest in a fund managed by AFM. Details of fees and charges that AFM receive for performing services in relation to a fund are contained in the PDS for that fund.

### Commissions

No director, related entity, or associate of AFM receives any remuneration or benefits as a direct result of the provision of any financial product advice or services provided to you. In addition, AFM do not receive any commission for the sale of an interest in a fund.

AFM employees receive a salary and may receive bonuses and other benefits including shares in AFM from time to time. Bonuses and other benefits are subject to factors such as company performance, investment funds under management, investment performance and performance of the individual employee. These bonuses and other benefits are at no additional cost to you.

You may receive advice about our products from financial advisers. Your adviser is required to set out their remuneration in the FSG and/or SOA they give to you. If you have an ongoing fee arrangement with your financial adviser, they must also provide you with a fee disclosure statement on an annual basis.

### Other benefits

AFM may receive other monetary and non-monetary benefits from third party service providers engaged to provide services to a fund, including capital introduction services, contributions to our marketing campaigns, fee rebates, invitations to events, travel expenses, research and data services, provision of software and/or computer hardware and other IT related services.

You may request particulars of any benefits payable to AFM in respect of a particular product or service, however, we will not account to investors for any amounts or benefits received and retained, if in the reasonable opinion of AFM, it is not possible to quantify in dollar terms the extent of any such monetary and/or non-monetary benefits.

AFM may pay a commission or other benefit to parties, including external parties who refer investors to AFM. This could be made up of a single one-off payment or benefit, or calculated as a percentage of the total amount of sales generated by their referrals. If payable, these commissions will be paid by AFM. There will be no additional cost to you for any commission paid by AFM.

## Insurance

Under the Act and regulations made under that Act, AFM, as the holder of an AFS licence, is required to have professional indemnity insurance that is adequate, having regard to the nature of our business and the potential for compensation claims.

AFM has an insurance policy in place which covers professional indemnity, crime and directors' and officers' liability insurance. AFM is satisfied with the adequacy of that cover, and that it meets the requirements of the Act. The cover available to AFM extends to include losses arising from the conduct of former employees or representatives of AFM (which occurred during their employment with, or service for AFM) as if those persons were still employed by, or were still representatives of, AFM.

Senior management reviews the insurance coverage and policies annually.

## Conflicts of interest

Potential conflicts may occasionally arise between the interests of investors, ourselves, and our related parties and other parties (including service providers appointed by us).

We have statutory and common law fiduciary duties to manage conflicts of interest, and act in the best interests of investors, and if there is a conflict, give priority to investors' interests.

We have policies, procedures, and organisational arrangements in place to manage conflicts of interest. We, or any related parties of AFM, or any director or officer of any of them, may invest in any financial product we issue or manage.

We may receive fees as issuer or investment manager of financial products. Directors of AFM may receive a salary (from employment) or director fees.

From time to time the directors may hold interests in shares of financial products issued by us.

## Your privacy

The privacy of your information is important to us. In general, we collect your personal information to administer our client relationships. For further information on our privacy and information handling practices, please refer to our Privacy Policy, which is available on our website, or by contacting us directly.

## Providing instructions to us

Unless otherwise stated in the relevant PDS or offer document, we require that you provide all instructions to us in writing, signed by you. Where your instructions are of a purely administrative nature, we will act in accordance with your instructions. Otherwise, we will consider your instructions in accordance with our legal obligations.

## Making a complaint

The AFM complaints handling process is designed to ensure that any concerns or feedback you may have are dealt with appropriately, promptly and fairly. Your concerns may be provided either verbally or in writing by following the procedure set out below.

### Step 1 - Contact your adviser

If you have a financial adviser, you should contact them first and tell them about your complaint.

### Step 2 - Contact AFM

If you do not have a financial adviser, you should contact AFM and tell us about your complaint.

### Step 3 - Contact the complaints officer

If your complaint is not satisfactorily resolved within three days, you can contact AFM's Complaints Officer on 1300 233 583.

You can also put your complaint in writing and send it to the attention of the Complaints Officer at:

Email: [invest@affluencefunds.com.au](mailto:invest@affluencefunds.com.au)  
Fax: +61 7 3054 7082  
By Post: Affluence Funds Management  
GPO Box 112  
Brisbane, QLD 4001 AUSTRALIA

We will try to resolve your complaint quickly, fairly, and in any event, within 45 days of receipt of your complaint.

## Step 4 - Australian Financial Complaints Authority (AFCA)

If you are a retail client and you do not receive a satisfactory outcome, you have the right to complain to AFCA. You can contact AFCA on 1800 931 678, or by writing to:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, VIC, 3001

AFM is a member of AFCA.

If you are not a retail client, then AFCA is not available to you.

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

## Contact information

We can be contacted as follows:

Affluence Funds Management Limited  
ABN 68 604 406 297

**Registered Office:** Level 22, 127 Creek Street,  
Brisbane QLD 4000

**Phone:** 1300 233 583 or +61 7 3532 4076 if calling  
from outside Australia

**Email:** [invest@affluencefunds.com.au](mailto:invest@affluencefunds.com.au)

**Web:** [www.affluencefunds.com.au](http://www.affluencefunds.com.au)