

ALEXANDER

FUNDS MANAGEMENT

Financial Services Guide

Alexander Funds Management Pty Ltd

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FINANCIAL SERVICES GUIDE (FSG)

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1. INTRODUCTION

This is a Financial Services Guide (FSG) prepared by Alexander Funds Management Pty Ltd (“AFM”) (ACN 136 871 924) in compliance with our obligations as an Australian Financial Services Licensee (AFSL 476697). This FSG is intended to provide you with general information regarding our services prior to providing you with a financial service. The FSG contains information about:

- who we are and how you can contact us;
- the services we are authorised to provide to you;
- how you can communicate with us;
- how we are remunerated;
- how you can make a complaint and how it will be dealt with; and
- how we will deal with your personal information.

This FSG was issued on 9 January 2019. All information contained in the FSG has been obtained from sources believed to be accurate.

The FSG should be used to assist you in deciding whether you will use any of our products and services. If you receive an electronic copy of this FSG, you should download or otherwise receive all of this FSG.

In addition to this FSG, you should receive a Product Disclosure Statement (PDS) from us. You should read the PDS entirely before making any decision in relation to our products or services.

If you still have any questions after you have read the FSG and the further information please contact us.

2. FINANCIAL SERVICES WE CAN OFFER UNDER OUR LICENCE

AFM holds a current Australian Financial Services Licence (AFSL), licence number 476697. Under our AFSL we are authorised to:

(a) provide financial product advice for the following classes of financial products:

(i) deposit and payment products limited to:

- (A) basic deposit products;
- (B) deposit products other than basic deposit products;

(ii) derivatives;

(iii) foreign exchange contracts;

(iv) debentures, stocks or bonds issued or proposed to be issued by a government;

(v) interests in managed investment schemes including:

- (A) investor directed portfolio services; and

(vi) securities;

(b) deal in a financial product by:

(i) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

(A) deposit and payment products limited to:

- (1) basic deposit products;
- (2) deposit products other than basic deposit products;

(B) derivatives;

(C) foreign exchange contracts;

(D) debentures, stocks or bonds issued or proposed to be issued by a government;

(E) interests in managed investment schemes limited to:

- (1) own managed investment scheme only; and

(F) securities; and

(ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

(A) deposit and payment products limited to:

- (1) basic deposit products;
- (2) deposit products other than basic deposit products;

(B) derivatives;

(C) foreign exchange contracts;

(D) debentures, stocks or bonds issued or proposed to be issued by a government;

(E) interests in managed investment schemes including:

- (1) investor directed portfolio services; and

(F) securities; and

(c) provide the following custodial or depository services:

- (i) operate custodial or depository services other than investor directed portfolio services; We are authorised to undertake these activities for both retail and wholesale clients.

3. FINANCIAL SERVICES WE OFFER

We offer investment management services for:

- Registered managed investment scheme [namely Alexander Credit Opportunities Fund (ARSN: 156 026 514)].

For the registered scheme, we do not act as Responsible Entity. The Responsible Entity is Equity Trustees Limited (AFSL 240975). We only act as Investment Managers of the registered managed investment scheme under an Investment Management Agreement.

We also set up wholesale unregistered schemes from time to time that invest in fixed interest products for selected groups of wholesale investors. AFM also provides opportunities for high net worth individual clients to invest directly in fixed interest securities such as corporate bonds and ASX listed bonds.

AFM may offer capital raising services.

4. WHO DO WE ACT FOR

AFM is responsible for the financial services we provide to you under our Australian Financial Services Licence.

5. OTHER DOCUMENTS WE MAY PROVIDE TO YOU

Should you choose to use any of our products as identified in section 2 and 3, we are required to provide you with the appropriate PDS relating to that service or product.

The purpose of the PDS is to provide further information about the financial product and to set out the significant features of the financial product including its risks, benefits and costs. Some of the product information can be found on our website. You are strongly recommended to check our website for updates and the latest information on our product offering.

In circumstances where general advice is given, that advice we give you has been prepared without taking account of your objectives, financial situations or needs. As with any other financial product, you should carefully consider the appropriateness of the advice you have received with regard to your objectives, financial situation, or needs and you should obtain and read our PDS before making any decisions in relation to our products or services.

6. HOW DO YOU COMMUNICATE WITH US?

You may communicate with us in writing (including by fax), by email or other electronic means, or orally (including by telephone) using the details set out in the section 11 below, unless we tell you otherwise.

7. WHAT OUR FINANCIAL PRODUCTS COST YOU

AFM generates fees based on a percentage of funds under management for both mandates and wholesale funds.

There are two components to the management fees:

- a) a management fee which is based on a percentage of funds under management; and
- b) a performance fee which is payable on a specified outperformance level above a defined benchmark.

AFM may also generate fees from broking, execution and capital raising advice. These fees are generally deal-specific and can be irregular and differ in size depending upon the volume, duration and type of debt instrument that is transacted.

Further details of our fees and charges, and examples of how these are calculated, are set out in the relevant PDS.

8. REMUNERATION AND OTHER BENEFITS RECEIVED BY OUR EMPLOYEES

Our employees who provide you with advice or transaction execution may receive remuneration for the provision of these services. Our employees receive salaries, performance-related bonuses and other benefits in accordance with the Corporations Act and to the extent permitted by law.

9. DISPUTE RESOLUTION

We have an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Officer (by telephone, facsimile or letter) at the address and telephone/fax numbers provided in section 11. We will acknowledge your complaint immediately and will commence investigation of your complaint and provide you with our decision and the reasons on which it is based, in writing. We will seek to resolve your complaint within 45 days.

If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted using the details below.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

10. PERSONAL INFORMATION

We are committed to protecting your privacy. The information you provided to us and any other information provided by you in connection with your transactions will primarily be used for the processing of your application and for complying with certain laws and regulations. We have systems and processes which safeguard against the

authorised use or disclosure of your personal information.

We may use this information to send you details of other services or provide you with information that we believe may be of interest to you. Please contact us below if you have any concerns or if you would like to see a copy of our privacy policy.

11. OUR CONTACT DETAILS

You can contact us by:

- Telephone: +61 3 9039 5050 or 1300 138 401
- Fax: +61 3 9039 5070
- Internet: www.alexanderfunds.com.au
- Email: info@alexanderfunds.com.au
- Postal Address: PO Box 72, Collins Street West, Melbourne, VIC 8007.

12. PROFESSIONAL INDEMNITY INSURANCE

We are covered by a Professional Indemnity Insurance Policy which satisfies the requirements of section 912B of the Corporations Act 2001. Subject to its terms and conditions, the Policy covers clients for loss or damage suffered as a result of breaches of the relevant obligations of the company, its employees and representatives in relation to its AFSL.