

FINANCIAL SERVICES GUIDE

JULY 2024



This Financial Services Guide (FSG) is an important document. As an Australian Financial Services Licensee, GSFM Responsible Entity Services Limited (ABN 48 129 256 104) (AFSL 321517) (GRES) is required to provide you with this FSG if we provide certain financial services to you and you are a retail client.

This FSG provides details about:

- ♦ who we are;
- ♦ the types of financial services and the financial products we are authorised to provide under our AFSL;
- ♦ how we (and other relevant persons) are remunerated for these services and products;
- ♦ your privacy;
- ♦ our external complaints handling procedures and how you can utilise them; and
- ♦ how you can contact us.

This FSG is designed to help you understand our products before you invest in them. You will also receive product disclosure statements if you invest in any of our products. You should read these carefully and consult with your licensed financial adviser if required.

Who We Are

GRES is a wholly owned subsidiary of GSFM Pty Limited.

Our Financial Services and Financial Products

GRES acts as a Responsible Entity for registered managed investment schemes (Funds).

We are authorised under our AFSL to carry on a financial services business to:

- Provide general financial product advice and deal in, amongst other things:
 - o derivatives;
 - o foreign exchange contracts; and
 - o managed investment schemes (excluding investor directed portfolio services).
- Operate managed investment schemes which hold:
 - o derivatives; and
 - o financial assets.

We are authorised to provide financial services to both retail and wholesale clients.

Product Disclosure Statement (PDS)

To invest in any of our Funds you must obtain and read the relevant Product Disclosure Statement (PDS) and complete the application form.

Each PDS contains important information regarding the features, benefits, risks and fees applicable to an investment in the relevant Fund and should be read carefully to enable you to make an informed decision about whether to invest in the Fund.

Statement of Advice (SOA)

We will not provide personal advice and so will not provide you with an SOA.

Remuneration or Other Benefits Received by Us

If you invest in one of our Funds we will be remunerated in relation to your investment in the Fund. This remuneration comprises a management fee and also, if applicable, a performance fee. We may also be entitled to recover expenses incurred on behalf of the financial product. The remuneration and expense recoveries we will receive will be set out in the Fund's PDS.

We do not receive any fees, nor do we charge you additional fees for providing general financial product advice.

You may receive advice about our Funds from financial advisers who do not work for us. We do not pay remuneration or commissions to financial advisers. Your adviser is required to set out the remuneration and commissions they do receive in the SOA which they must give to you.

We may provide benefits to third parties where the law permits us to do so. If we do, we will provide these benefits from our own resources. Details of all benefits are disclosed in the PDS for the Fund you invest in.

Compensation Arrangements

We have professional indemnity insurance cover in place in respect of financial services provided to our clients. This insurance covers claims in relation to the conduct of our past and present employees. These arrangements comply with the requirements of section 912B of the Corporations Act 2001.

Privacy

Your right to privacy is important to us. A statement explaining your privacy rights and our rights and obligations in relation to your personal information is contained in the PDS for each of our financial products.

Further information on our Privacy Policy is available here: www.gsfm.com.au

Complaints

We accept all complaints made orally or in writing, formally or informally.

Please call GSFM Client Service on (02) 8789 4290 or email clientservice@gsfm.com.au

We will acknowledge your complaint within one business day of receipt of the complaint and will address your complaint within 30 days of receipt. If we are unable to address your complaint in this time we will inform you of the reasons for the delay. If we do not address your complaint within 30 days of receipt and an extension of time has not been agreed or you are not satisfied with our response, you may refer it to the Australian Financial Complaints Authority (**AFCA**) of which we are a member.

AFCA is the external dispute resolution scheme for complaints involving financial services and products.

Contact details for AFCA are as follows:

Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au