

Financial Services Guide

July 2024

About this Financial Services Guide

This Financial Services Guide (**FSG**) is an important document provided by Ausbil Investment Management Limited (ABN 26 076 316473 AFSL 229722) (**Ausbil, we, us or our**) to assist you in deciding whether to use any of our products or services.

This FSG contains important information about:

- who we are;
- the financial services and products we are authorised to offer you;
- how we (and other relevant parties) are remunerated for the products or services;
- your privacy;
- how we deal with complaints; and
- how you can contact us and give us your instructions.

If you decide to use any of our products or services, you may also receive a product disclosure statement (**PDS**) about those products or services. The PDS is an important document that describes the products or services including the key features, benefits, risks and fees.

You should carefully read the PDS and the target market determination which is available at www.ausbil.com.au/invest-with-us/design-and-distribution-obligations, consider whether the products or services are appropriate for you having regard to your personal circumstances, and obtain professional advice from a licensed financial adviser to assist you in making an informed decision about the products or services that we provide.

Who we are

Established in 1997, Ausbil manages Australian and international equities for major superannuation funds, institutional investors, master trust and retail clients. Ausbil is owned by its employees and indirectly by New York Life Investment Management Holdings LLC, a wholly owned subsidiary of New York Life Insurance Company.

We do not act as a representative for any other AFSL holders in relation to the products or services we provide you.

The financial services and products we are authorised to offer you

Ausbil holds an Australian Financial Services Licence (No. 229722) (**AFSL**).

We are licensed to provide financial product advice to retail and wholesale clients in relation to the following products:

- deposit and payments products;
- derivatives;
- foreign exchange contracts;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- interests in managed investment schemes excluding investor directed portfolio services;
- securities; and
- superannuation.

We are authorised to:

- deal (by applying for, acquiring, varying or disposing) on behalf of another person in respect of the above products;
- deal (by issuing, applying for, acquiring varying or disposing) in relation to the following products:
 - derivatives;
 - foreign exchange contracts;
 - interests in managed investment schemes excluding investor directed portfolio services; and
 - superannuation.
- underwrite:
 - interests in managed investment schemes; and
 - issue of securities.
- operate registered managed investment schemes as a responsible entity where the schemes hold:
 - derivatives; and
 - financial assets;

to retail and wholesale clients.

We do not provide personal advice

Ausbil does not provide personal financial advice to retail clients. As such, you will not receive a Statement of Advice (**SoA**) from us.

If you would like to receive personal financial advice, you should contact a licensed financial adviser. The adviser is required to provide you with a SoA.

How we (and other relevant parties) are remunerated for the products or services

When you invest in one or more of our products, we will receive remuneration in the form of fees including (but not limited to):

- investment management fees;
- performance fees (where applicable).

In addition, we may also be entitled to recover costs and expenses incurred by the product. The fees and costs are specific to the product and as set out in the relevant PDS. Therefore, it is important that you read the PDS and understand how the fees and costs are charged.

Any financial product advice provided by us will be general advice only and is free of charge.

If you receive financial advice about our products or services from a licensed financial adviser, you may be charged a fee for the advice. You should refer to the SoA provided by your financial adviser to understand the fees charged. We do not pay remuneration or commissions to any financial advisers.

If you invest in our product using an investment platform such as an Investor Directed Portfolio Services (IDPS) (**Intermediaries**), you may be charged additional fees or costs for using that platform.

We may, where permitted by law, provide benefits to financial advisers and intermediaries. The types of benefits that we may provide include, but not limited to, sponsoring development days, training and the payment of rebates. If we do, we will provide these benefits at no additional cost to you.

We may, from time to time, appoint an affiliate of New York Life Investment Management Holdings LLC to provide a service to us. Such appointments will be done on an arm's length basis.

Our employees do not receive any remuneration or commission directly from the products or services we provide. Our employees are remunerated by salary and may also be eligible for short-term and/or long-term incentives.

Your privacy

At Ausbil, the privacy of your personal information is important to us. Any personal information we collect will be handled in accordance with our Privacy Policy. Our Privacy Policy sets out details of how we comply with the requirements of the *Privacy Act 1988 (Cth)*. A copy of our Privacy Policy is available on our website www.ausbil.com.au. Alternatively, you can contact us for a copy free of charge.

How we deal with complaints

We are committed to providing the highest level of service and products to our clients. However, if you are dissatisfied with our services or products, you can lodge a complaint by contacting us:

Mail: Attention: Chief Compliance Officer
Ausbil Investment Management Limited
GPO Box 2525
Sydney NSW 2001

Email: contactus@ausbil.com.au

Telephone: (02) 9259 0200

We will process your complaint in accordance with our Complaints Policy.

Ausbil is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution body. If your complaint is not addressed within 30 calendar days from the date it is received by us, or you are not satisfied with how we have handled your complaint, you may lodge a written complaint free of charge with AFCA.

The contact details for AFCA are as follows:

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

Telephone: 1800 931 678

Website: www.afca.org.au

For the hearing and speech impaired, AFCA can be contacted via National Relay Service (www.accesshub.gov.au/about-the-nrs):

Voice Relay: 1300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

Compensation arrangements

Ausbil has professional indemnity insurance in place in respect of the products and services offered to you. The arrangement is consistent with section 912B of the *Corporations Act 2001 (Cth)*.

How you can give us your instructions and contact us

If you would like to change your investment, your personal details or otherwise give us instructions about your investment with us, please contact us using one of the methods described below.

For information on how to transact with us, please refer to the PDS for the relevant product, available on our website.

You can contact us:

Office: Ausbil Investment Management Limited
Level 27, Grosvenor Place
225 George Street
Sydney NSW 2000

Mail: GPO Box 2525
Sydney NSW 2001

Telephone: 61 2 9259 0200
1800 287 245 (Toll Free)

Email: contactus@ausbil.com.au

Website: www.ausbil.com.au