

1 MARCH 2010

## ABOUT THIS DOCUMENT

This Financial Services Guide (FSG) is an important document. It's designed to assist you in deciding whether to use any of the financial services offered by Advance Asset Management Limited (Advance), ABN 98 002 538 329, Australian Financial Services Licence (AFSL) 240902. These financial services are described in this FSG.

This FSG contains important information about:

- the products and services Advance offer you
- the remuneration, commissions or other benefits that may be paid to Advance or other relevant persons in relation to the financial services offered
- how you can make a complaint about us
- how you can contact us.

## OTHER DOCUMENTS YOU MAY RECEIVE FROM US

### PRODUCT DISCLOSURE STATEMENT

Before you can buy one of our products, you will receive a Product Disclosure Statement (PDS).

The PDS contains important information about the product you're considering investing in and will assist in making an informed decision about whether or not to acquire the product.

The PDS contains information such as:

- significant benefits and risks involved in acquiring the product
- fees and charges applicable
- significant characteristics and features of the product
- potential taxation implications
- dispute resolution
- any cooling-off rights.

Any instructions you wish to provide in relation to our financial products must be in writing as set out in the relevant PDS.

## ABOUT ADVANCE

Advance provides a diverse range of investment funds, both retail and wholesale. These products utilise single manager, multi-manager, single sector, and diversified investment funds.

Advance is a subsidiary of Westpac Banking Corporation and a member of the Westpac Group.

## ABOUT OUR FINANCIAL SERVICES

Advance is the responsible entity of various registered managed investment schemes. Our AFSL authorises us to provide the following financial services.

- General financial product advice
- Deal in a financial product
- Operate managed investment schemes

When providing any of these financial services, Advance is acting on its own behalf. Advance has professional indemnity insurance in place. This insurance satisfies the requirement under section 912B of the Corporations Act 2001 for an AFSL holder to have compensation arrangements in relation to certain kinds of misconduct by its representatives.

## CONTACT DETAILS

### Advance Asset Management Limited (Advance)

ABN 98 002 538 329 AFSL 240902

You can contact us by:

- calling **1800 819 935** between 8.30am to 7.00pm (EST), Monday to Friday.
- emailing: [investorservices@advance.com.au](mailto:investorservices@advance.com.au)
- visiting our website at [www.advance.com.au](http://www.advance.com.au)
- writing to us at: **GPO Box B87, Perth WA 6838.**

## INFORMATION ABOUT REMUNERATION AND OTHER BENEFITS

### FEES RECEIVED BY US OR BY RELATED ENTITIES

If you invest in a financial product issued by Advance we'll receive fees and charges in relation to your purchase of that product. These fees may include entry fees, management fees and transaction costs. The fees and any other benefit Advance receives in relation to each product are set out in the PDS for that product.

Advance may also promote superannuation products for which it has a role in managing the investment options of the product. These superannuation products are issued by Asgard Capital Management Limited (Asgard), a related entity of Advance. If you invest in such a product, Asgard will receive fees such as administration fees and Advance may receive management fees in relation to the investment. Details of the fees received by either Asgard or Advance will be set out in the PDS for the particular superannuation product.

If you invest in our financial products on the basis of a recommendation by an adviser who is a representative of other licensees within the Westpac Group, these entities may receive commission from us in relation to the investment you make. Information about the remuneration, including fees, commissions and/or other benefits received by your adviser will be disclosed in the Statement of Advice which the adviser is required to give you when providing personal advice.

Employees within the Westpac Group who provide you with financial services on behalf of Advance receive a salary from their employer and may also be entitled to a bonus or other benefits that depend on various factors.

## ENQUIRIES AND COMPLAINTS

If you have any questions or complaints about the financial services we provide, please:

- call our Contact Centre team on 1800 819 935, 8.30am to 7.00pm (EST) Monday to Friday, or
- write to us at GPO Box B87, Perth, WA, 6838.

If your concern is in relation to a complaint or you are not satisfied with the actions of our Contact Centre, you can contact our Complaints Manager on the above number or address.

Any complaint received by us will be acknowledged within five business days and we'll respond in writing within 45 days.

If your complaint has not been resolved within 45 days or you're not satisfied with the decision, you may contact the Financial Ombudsman Service (FOS).

FOS is an independent, external dispute resolution scheme whose decisions are binding on us.

The details for FOS are:

**Financial Ombudsman Service Limited (FOS)**

**PO Box 3**

**Melbourne VIC 3001**

**Telephone: 1300 780 808**

**Fax: +61 3 9613 6399**

**Email: [info@fos.org.au](mailto:info@fos.org.au)**

**Internet: [www.fos.org.au](http://www.fos.org.au)**

## PRIVACY

Your right to privacy is important to us. Each PDS explains your privacy rights and our rights and obligations in relation to your personal information.

You can obtain a copy of our privacy policy by contacting us.