

# Financial Services Guide

Investors Mutual Limited AFSL No. 229988

1 November 2018

This Financial Services Guide (FSG) is an important document which we are required to give to you under the requirements of our Australian Financial Services Licence and the Corporations Act.

This FSG provides you with information about:

- Investors Mutual Ltd ABN 14 078 030 752 ('IML', 'we', 'our' or 'us') and its Authorised Representative to help you decide whether to use the financial services we provide.
- the types of services and products we can offer to you;
- how we (and other relevant persons) are remunerated for these services; and
- includes details of our internal and external complaints handling procedures and how you can access them.

IML has authorised the distribution of this FSG by its Authorised Representative.

**To invest in any of IML's registered managed investment schemes you must complete the application form that accompanies the relevant offer document, being a Product Disclosure Statement (PDS) and Investment Guide (IG), where relevant. The PDS and the Investment Guide, which forms part of the PDS where applicable, contain information about the particular product and will assist you in making an informed decision about that product.**

IML and its Authorised Representative does not provide personal financial product advice. Personal financial product advice is advice that takes into account one or more of your objectives, financial situation and needs.

## Who are we?

IML was formed in 1998.

IML is a Sydney based fund manager who issues a range of Australian equity funds and a Global equity fund. IML was established in May 1998 by Anton Tagliaferro. IML is majority owned (51.9%) by Natixis Investment Management with the remaining shares held by IML key staff.

IML acts as responsible entity for a number of registered managed investment schemes in Australia that offer investments to retail investors.

IML holds Australian Financial Services Licence (AFSL) No. 229988.

## About our Authorised Representative?

IML's Authorised Representative can give you general financial product advice about their products, but cannot advise you if the relevant products meet your particular financial situation, objectives and needs.

In providing general financial product advice to you, IML's Authorised Representative acts on behalf of IML.

## How to contact us?

You can contact us by:

Telephone: (02) 9232 7500 (9-5pm, Sydney time)

Facsimile: (02) 9232 7511

Email: [iml@iml.com.au](mailto:iml@iml.com.au)

Website: [www.iml.com.au](http://www.iml.com.au)

Or you can write to us at, Level 24, 25 Bligh Street, Sydney NSW 2000

## What financial services and products are we authorised to provide?

IML is authorised to offer the following financial services:

- deal in financial products;
- provide general financial product advice on financial products; and
- operate registered managed investment schemes.

Our products which you can apply for, will be units in the registered managed investment schemes. We can help you to apply for these products and can also give you general financial product advice in relation to our products.

We do not provide financial planning services and only give general financial product advice in limited situations.

IML is authorised to deal in the following financial products:

- derivatives;
- foreign exchange contracts;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- securities;
- interests in managed investment schemes excluding investor directed portfolio services; and
- underwriting interests in managed investment schemes and an issue of securities.

## **Providing instructions to us**

You can give us instructions by completing the application form that may be found on the relevant Fund's website. Alternatively, you may call us and request a copy of the application form. The terms and conditions are contained in the PDS and the Investment Guide (IG), where relevant, for each registered managed investment scheme. Before you invest in any IML Fund you need to obtain and read the current PDS and IG. The PDS and IG will assist you in making an informed decision about the Fund.

## **Do you have a complaint?**

If you have a complaint about IML, the first step is to contact us directly. The IML Complaints Officer will ensure all enquiries and complaints are properly considered and dealt with.

If, however, you are not satisfied with the outcome after discussing the complaint with us, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external dispute resolution body specialising in resolving disputes in the financial services industry.

The contact details for AFCA are:  
Australian Financial Complaints Authority

Telephone: 1800 931 6787

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

Website: [www.afca.org.au](http://www.afca.org.au)

## **How are we paid for the services we provide?**

If you invest in a registered managed investment scheme that we offer, we will receive fees in relation to your investment in that Fund. Full details of the fees you pay for issuing units in the Funds or managing funds as investment manager are included in the relevant PDS and IG, where relevant, for those Funds.

Employees of IML and its Authorised Representative do not charge fees or receive any commission or specific payments for providing general financial product advice. The directors, employees and officers of IML receive salaries, bonuses and benefits from IML.

Directors and employees of IML may from time to time hold shares, or an interest in shares in IML.

You may request particulars of the remuneration and other benefits that we receive in relation to a product upon request. We will respond to your request within a reasonable time after you are given this FSG, and before you are provided with any financial service described in this FSG.

## **What commissions, fees or other benefits are received?**

IML does not pay an adviser service fee or commission to financial advisers.

You may incur a fee for the advice provided to you by your adviser, but this does not represent a fee that we have charged you for investing in an IML Fund and is not an amount paid out of the assets of the relevant Fund. Fees charged by your adviser will be set out in a separate FSG and statement of advice from your financial adviser.

IML may offer rebates or waivers to wholesale clients on an individually negotiated basis in accordance with the relevant law and any applicable ASIC relief. However, such rebates or waivers will be borne by IML.

## **Professional Indemnity Insurance**

IML maintains professional indemnity insurance in accordance with the requirements of its AFSL and the Corporations Act 2001 (Cth).

IML's professional indemnity insurance covers work conducted by its representatives and employees during their period of employment, even if they cease to be employed by us. It does not cover work conducted by representatives and employees after they cease to be employed by us.

## **Privacy**

At IML the privacy of your personal information is important to us. If you would like a copy of our privacy policy please contact us. If you would like a copy of our Privacy Policy, visit our website.

*IML does not guarantee the performance of any IML product or service, or the repayment of capital from any IML product or service.*

*This FSG is current as at 1 November 2018.*