

Australian Funds Marketing Limited (ACN 097 634 850)

Financial Services Guide

AFS Licence no: 281344

Preparation Date: 21 September 2006

The commencement date of the Australian Funds Marketing Limited AFS Licence is 27 January 2005.

What is a Financial Services Guide?

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

It provides you with information about Australian Funds Marketing Limited ("AFM", "we", "us" or "our") to help you decide whether to use the financial products and services we offer.

The matters covered by the FSG include:

- who we are and how we can be contacted
- what services and types of products we are authorised to provide to you
- how we (and any other relevant parties) are remunerated
- details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of our services. If you choose to use any of our products and services you may also receive other documents from us and from your financial adviser which you should read carefully. These documents may include either or both of the following:

Statement of Advice (SOA)

This must usually be given whenever an adviser provides a retail client with any advice which takes into account your objectives, financial situation and needs (personal advice). The SOA will contain the advice, the basis on which it is given and other information, including information about fees, commissions and associations which may have influenced the provision of this advice.

In certain circumstances, an SOA may not be provided in respect of time critical advice given by telephone, fax or email in relation to securities, derivatives or managed investment products able to be traded on a licensed market. However, details of such advice will be recorded in a Record of Advice (ROA) which you will have the right to request for up to 90 days after the advice has been given. Generally advice about AFM products will be provided to retail clients by your own financial adviser who is independent of AFM (although they may receive a fee or commission from AFM: they will tell you about that.)

Product Disclosure Statement (PDS)

This will be provided when we offer to issue or arrange the issue of a financial product. This document contains significant information necessary for you to make an informed decision about that product.

Information about AFM

Australian Funds Marketing Ltd provides the financial services described in this guide, acting on its own behalf.

AFM is an independent Australian-owned company. It represents investment managers, from overseas and from Australia and it acts as the Australian trustee or responsible entity of unit trusts and other funds offered to institutions, private clients and retail investors.

If you have any questions about our products or services you can:

- speak to your nominated representative (for example your adviser)
- if you do not have a nominated representative, call our client contact centre on (03) 9225 8446
- visit our website at www.aufm.com.au
- email us using the contact directory in our website
- write to us at:
Australian Funds Marketing Limited
PO Box 18379, Collins Street East, Victoria 8003

Our financial services and financial products

Australian Funds Marketing Limited is authorised under Australian law to offer the following financial products and services:

- provide general financial product advice for interests in managed investment schemes (excluding investor directed portfolio services [IDPS] and securities;
- deal in a financial product by issuing, applying for, acquiring, varying or disposing of interests in managed investment schemes (excluding IDPS) and securities;
- operating the AFM Davis Valeu Trust, a registered managed investment scheme, which holds financial assets.

Providing instructions to us

You can give us instructions by mail or email or fax. There may be special instruction arrangements for some products – details of which are explained in the relevant Product Disclosure Statement or offer document.

Personal financial advice

Generally, AFM does not give personal advice to retail clients directly: you are advised by your own licensed financial adviser. In order for your adviser to give you personal financial advice you will need to provide them with details of your personal objectives, current financial situation and

needs and any other relevant information, so that the adviser can provide you with appropriate advice. You have the right not to provide your adviser with this information. If you do not, however, the advice you receive will be general in nature and may not be appropriate to your objectives, financial situation and needs. You should read the warnings contained in the SOA carefully with regards to any decision relating to a financial product.

We will not give you personal advice in our regular updates or marketing material, when you visit our website, or contact our Client Service Centre.

Your financial adviser should maintain a record of your personal profile including details of your objectives, financial situation and needs. Your adviser is required also maintain records of any recommendations made to you. For information on how to access records and personal information of a similar character maintained by AFM, please refer to the section "Personal information" below.

Payments to AFM for the services provided

If you invest in a product we provide, we will receive remuneration in relation to your investment in that product, based on the amount invested in the product. This remuneration may include upfront fees and management fees (which includes transaction, ongoing and if applicable any borrowing costs) or brokerage. In some situations exit fees, account fees and transaction fees may apply. The remuneration we will receive for the products we offer are set out in the PDS or relevant offer document for that particular product. Any financial product advice provided by us is free of charge.

Further Information Regarding Fees

Where we provide you with personal advice, more detailed information about fees, commissions or other benefits will be contained in the SOA.

Remuneration or other benefits received by AFM staff

Our employees and directors receive salaries, bonuses, commission and other benefits from us.

The PDS for the particular product will disclose further details of remuneration received by AFM employees or paid to financial advisers. Your adviser is also required to set out the remuneration and commissions they receive in the SOA given to you when providing personal advice.

Remuneration or benefits paid to those who refer clients to us

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will make a separate disclosure to you.

Personal information

At AFM the privacy of your personal information is important to us. Any personal information collected will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. [A copy of that policy can be obtained by visiting the AFM website at www.aufm.com.au. Alternatively you can contact us and we will send you a copy.]

Complaints handling

AFM is committed to providing a high standard of client service and to maintaining our reputation for honesty and integrity. If our level of service or quality of products has failed to meet your

expectations we would like you to tell us about your concerns. AFM's complaint handling process is designed to ensure that your concerns are treated seriously and that your complaint is addressed promptly and fairly. Your complaint may be lodged either verbally or in writing and will be dealt with in strict confidence.

If you have a complaint about the service provided to you, you should take the following steps:

- contact our Client Contact Centre about your complaint on (03) 9225 8446
- If your complaint is not satisfactorily resolved, write to:

The Complaints Manager
Australian Funds Marketing Limited
PO Box 18379, Collins Street East, Victoria 8003

- If you are not satisfied with our handling of your complaint you may lodge a written complaint concerning our services in funds management, financial advice, securities, or managed investments you can lodge a complaint with:

Financial Industry Complaints Service (FICS)
PO Box 579
Collins St West
Melbourne VIC 8007
www.fics.asn.au
Phone: 1300 780 808
Fax: (03) 9621 2291

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