

Financial Services Guide

Preparation Date: 17 October 2022



This FSG is an important document. It is issued by Fidante Partners Limited (ABN 94 002 835 592, AFSL 234668) and Fidante Partners Services Limited (ABN 44 119 605 373, AFSL 320505) and is designed to help you decide whether to use the financial services offered by us.

What is the purpose of this Financial Services Guide (FSG)?

We are required to give you an FSG if we provide certain financial services to you and you are a retail client. This FSG contains important information about:

- who we are;
- the financial services we offer;
- the financial products to which those services relate;
- how we and others are paid in connection with those services;
- your privacy;
- how we deal with complaints; and
- how we can be contacted.

This FSG is not intended for 'wholesale clients' as defined by the Corporations Act 2001. References to '**you**' and '**your**' refer to potential investors who are classified as 'retail clients' under the Corporations Act and not 'wholesale clients'.

About us

This FSG is provided by;

- Fidante Partners Limited
- Fidante Partners Services Limited

References to '**Fidante**', '**we**', '**us**' and '**our**' refer to each of these entities.

Fidante is a global investment management business and forms part of Challenger Limited Group, an ASX listed investment management firm. We are Australian Financial Services Licensees.

You can contact us by:

- calling the Fidante Investor Services Team on 1300 721 637
- emailing us at info@fidante.com.au
- visiting our website [fidante.com](https://www.fidante.com)

The financial services we are authorised to provide

We are authorised to:	Fidante Partners Limited ¹	Fidante Partners Services Limited ¹
Operate certain kinds of registered managed investment schemes	Yes ²	Yes
Operate custodial or depository services	Yes ³	Yes ³
Provide financial product advice about:		
Basic deposit products	Yes	Yes
Non-cash payment products	Yes	
Derivatives	Yes	Yes
Foreign exchange contracts	Yes	Yes
Debentures, stocks or bonds issued or proposed to be issued by a government	Yes	Yes
Interests in managed investment schemes	Yes ²	Yes ²
Securities	Yes	Yes
Superannuation	Yes	
Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:		
Non-cash payment products	Yes	
Derivatives	Yes	Yes
Foreign exchange contracts	Yes	Yes
Interests in managed investment schemes	Yes ²	
Interests in own managed investment schemes only		Yes
Securities		Yes
Superannuation	Yes	
Deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:		
Basic deposit products	Yes	Yes
Deposit products other than basic deposit products		Yes
Non-cash payment products	Yes	Yes
Derivatives	Yes	Yes
Foreign exchange contracts	Yes	Yes
General insurance products	Yes	
Debentures, stocks or bonds issued or proposed to be issued by a government	Yes	Yes
Life products including investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds	Yes	Yes
Life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds	Yes	Yes
Interests in managed investment schemes	Yes ²	Yes ²
Securities	Yes	Yes
Superannuation	Yes	
Deal in financial product by underwriting:		
Interests in managed investment schemes	Yes	
An issue of securities	Yes	

¹ This entity is able to offer these financial products and services to both retail and wholesale clients.

² Including investor directed portfolio service (IDPS) like schemes.

³ Excluding investor directed portfolio services.

What type of financial product advice do we provide

We do **not** provide personal financial product advice to retail clients. Before you make any investment decision, we recommend that you obtain advice tailored to your individual objectives, financial situation and needs from a licensed financial adviser. Because we do not provide personal financial product advice we will not provide you with a Statement of Advice (**SOA**).

Any advice provided by Fidante to retail clients is limited to general financial product advice which we may provide along with factual information, for example, in our PDSs, investment newsletters, investor reports and website material. This general advice or information generally relates to product features, managing risk and return, investment market commentaries and economic overviews. Where we provide you with general advice, we will also generally provide you with a General Advice Warning.

The General Advice Warning will be given in the same manner as the advice is provided (i.e. in writing or verbally).

We are responsible for the financial services provided to you under our Australian Financial Services Licences (**AFSL**). We do not act as a representative for any other AFSL holder.

Why we do not give personal advice to retail clients

We believe investors should obtain financial product advice from qualified financial advisers who fully understand the investors' individual objectives, financial situation and needs.

What documents will you receive from us?

Before acquiring one of our products, you should be provided with the Product Disclosure Statement (**PDS**) and a Target Market Determination (**TMD**) for the product. The PDS is designed to assist you to make an informed decision about the product. It will contain information about the product and will usually include the costs and details of other fees and charges which may apply, including (if applicable) any fees, commission or other benefits (collectively referred to as 'Adviser Remuneration') payable to financial advisers. The TMD is designed to help you determine whether you are in the target market for the product. It describes the class, or type, of customers that the product is likely to be appropriate for and specifies conditions and restrictions on how products can be distributed to customers.

How we and others are paid for the financial services we provide

If you acquire one of our products or services, we will receive fees and other benefits. These are generally set out in the PDS for the product or in an individual contract for services. This remuneration may include contribution fees, withdrawal fees, management fees and performance fees applicable to the particular product or service.

Other Challenger Limited companies may receive fees and other benefits for products or services provided to us in connection with any of our products. Some or all Challenger Limited companies and their directors may benefit from fees and other benefits received.

Our staff, including directors, are paid a salary and may be entitled to receive bonuses and non-monetary benefits. In addition directors may also receive director fees. These salary, fee and bonus payments are paid by us and are not an additional cost to you.

You may receive advice about our products from your financial adviser. We do not provide your financial adviser with any remuneration or other benefit when you invest in the products we issue. The amount that is paid by you to your financial adviser when they provide advice to you or arrange for you to invest in our products is agreed by you and your financial adviser and is an amount that you pay, not us.

Your adviser is required to set out their fees in the FSG and/or SOA they must give to you. If you have an ongoing fee arrangement with your financial adviser they must also provide you with a fee disclosure statement on an annual basis and a renewal notice every two years. The remuneration that you have agreed to pay your financial adviser may be deducted as an ongoing fee from the amount you have invested in the products we issue.

We do not pay fees or other benefits to third parties for solely referring customers to us.

However, we may provide benefits to financial services intermediaries and third parties, including those who refer products to us, where they assist with the distribution or administration of our products and where the law permits us to do so. If we do, we will provide these benefits from our own resources. We maintain a register of these benefits. If you would like to review our register, please contact us.

If you would like further information on the remuneration or other benefits we receive or may pay please contact us within a reasonable time after you receive this FSG and before investing in our financial products.

Related parties and service providers

We may enter into transactions with, and use the services of, any related parties. It is our policy to ensure that such arrangements are on arm's length commercial terms. We or any related parties or any director or officer of Fidante or its related parties may invest in any financial product we issue or manage and may also hold interests in shares of Challenger Limited. We may hold shares in investment managers who provide investment services to Fidante.

We may receive fees or derive a profit as issuer of financial products and, where applicable, fees as the investment manager.

Conflicts of interest

Potential conflicts may occasionally arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest and act in the best interests of investors, and if there is a conflict, give priority to investors' interests.

We have policies, procedures and organisational arrangements in place to manage conflicts of interest. Our Board is responsible for the management and resolution of conflicts of interest arising in relation to the operation of the financial products we issue.

Privacy

We respect your privacy and have developed a Privacy Policy which outlines how we manage your personal information and safeguard your privacy. At Fidante, we understand your concerns about privacy and the security of your personal information. Your privacy is important to us and we are bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles ('APPs').

Our Privacy Policy can be obtained by contacting us directly or by visiting our website [fidante.com](https://www.fidante.com)

Compensation arrangements

Fidante holds professional indemnity insurance covering errors and mistakes relating to financial services and products our employees provide even if one of our employees has ceased to work for us. Fidante's policy meets the requirements of the *Corporations Act 2001* (Cth).

How we deal with complaints

As part of our commitment to providing quality services to our clients, we endeavour to resolve all complaints quickly and fairly. Our policy is to acknowledge any complaint within 24 hours or soon as practical after receiving it and investigate, properly consider and decide what action (if any) to take and to communicate our decision to you within 30 calendar days.

If you have a complaint about the financial products or services we provide or your investment, please do not hesitate to contact us by calling the Fidante Investor Services Team on 1300 721 637 or by writing to:

Complaints Resolution Officer

Fidante
GPO Box 3993
Sydney NSW 2001

If you are not happy with our response or how the complaint has been handled (or if we have not provided our final response within 30 days), you may contact the following external dispute resolution scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3
Melbourne VIC 3001
Tel: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

AFCA provides a fair and independent complaint resolution service that is free to consumers.

There are some time limits for lodging certain complaints. Please consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

How do you obtain further information?

This FSG contains general information about the financial services that we provide. When providing these financial services, we act on our own behalf. If you require more information, please contact us.

How you can contact us and provide us with instructions?

To change your investment or personal details or conduct transactions, please refer to the relevant PDS or log into the InvestorServe portal to find out how you can change your investment or personal details or how to conduct transactions. Some products and services may have their own rules on how to provide instructions or carry out certain instructions.

You can contact us by writing to us at:

Fidante
GPO Box 3993
Sydney NSW 2001