



Financial Services Guide

FSG Version 3.7

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EANDP.COM.AU



This Financial Services Guide (FSG) is provided by E&P Funds Management Pty Limited (ABN 89 159 902 708, AFSL 450257) (**E&P Funds**).

References to 'we', 'us' and 'our' refer to the above entity.

This FSG is an important document regarding who we are, the services and products we are authorised to provide, how we and other relevant parties are remunerated, any potential conflicts of interest we may have and our internal and external dispute resolution procedures and how you can access them.

Before acquiring a financial product through us we will give you information about that product to help you make an informed decision about it, which may include a disclosure document prepared by the product issuer such as a Product Disclosure Statement (**PDS**), Prospectus or other offer document. These disclosure documents will contain information that will assist you in making an informed decision about the product. This usually includes information about the costs and charges that may apply.

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

We will only provide general advice to retail clients. General advice does not take into account your objectives, financial situation or needs. A person that provides general advice must warn the client that the advice does not take into account your objectives, financial situation or needs. Where we provide 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 (for example in writing or verbally).

What financial services and products are we authorised to provide?

E&P Funds is authorised to:

- Provide custodial or depository services, other than Investor Directed Portfolio Services (**IDPS**) to retail and wholesale clients.
- Provide general financial product advice to retail and wholesale clients about:
 - Basic deposit products;
 - Deposit products other than basic deposit products;
 - Derivatives;
 - Foreign exchange contracts;
 - Debentures, stocks or bonds issued or proposed to be issued by a government;
 - Interests in managed investment schemes (excluding IDPS); and
 - Securities.
- Provide financial product advice to wholesale clients about:
 - Basic deposit products;
 - Deposit products other than basic deposit products;
 - Derivatives;
 - Foreign exchange contracts;
 - General insurance products;
 - Debentures, stocks or bonds issued or proposed to be issued by a government;
 - Interests in managed investment schemes (excluding IDPS); and
 - Securities.
- Deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following financial products for retail and wholesale clients:
 - Derivatives;
 - Foreign exchange contracts;
 - Interests in managed investment schemes (excluding IDPS); and
 - Securities.
- 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 for retail and wholesale clients:
 - Basic deposit products;
 - Deposit products other than basic deposit products;
 - Derivatives;
 - Foreign exchange contracts;
 - General insurance products;
 - Debentures, stocks or bonds issued or proposed to be issued by a government;
 - Interests in managed investment schemes (excluding IDPS); and
 - Securities.
- Underwriting to retail and wholesale clients:
 - An issue of securities; and
 - Interests in a managed investment scheme.



Information about E&P Funds Management Pty Limited

E&P Funds is a member of the E&P Financial Group Limited (ABN 54 609 913 457) group of companies (E&P Financial Group).

Other companies in the E&P Financial Group and their associates may provide services and receive remuneration, fees and other benefits from you, which are attributable to, or in respect of, financial services provided by us. For example, where an E&P Financial Group entity may be a financial adviser, service provider, product issuer or investment manager in relation to a product issued or managed by E&P Funds, they may charge various upfront and ongoing fees and costs including advisory fees, entry fees, service fees, capital raising fees, management fees, withdrawal fees and administration fees in relation to your investment in that product. We will provide you with details of these relationships and the fees in the relevant PDS or other advice or disclosure document related to that product.

E&P Funds provides investment advisory and trustee services. Entities which E&P Funds is associated with include, without limitation, the following entities; E&P SMSF Services Pty Limited (ABN 55 139 490 118), E&P Financial Group USA Inc., US Select Asset Management, Inc., E&P Asia (HK) Limited (CE No. BPX011), E&P Capital Pty Limited (ABN 21 137 980 520, AFSL 338885), Evans and Partners Pty Ltd (ABN 85 125 338 785, AFSL 318 075) and Claremont Funds Management Pty Ltd (ABN 38 649 280 142) (Claremont). E&P Funds has appointed Claremont as a Corporate Authorised Representative of its Australian Financial Services Licence.

Remuneration

E&P Funds receives fees and other benefits for the services and products it provides. The fees and benefits may be received in various ways, including entry fees, capital and debt raising fees, asset acquisition and disposal fees, management fees, performance fees and transaction costs. E&P Funds may also provide product issuer services for those funds or investment companies and may receive fees in relation to the applications received.

The fees and other benefits that we receive in relation to each product are set out in the relevant PDS, Prospectus or other disclosure document, announcements or website relating to that fund or investment company. Typically, investment management fees will be calculated as a percentage of the value of the portfolio of assets managed; performance fees are calculated according to the outperformance of the relevant investment vehicle relative to the selected index and the relevant hurdle, if any; responsible entity and administration fees will be calculated as a percentage of the assets of the fund; and product issuer fees will be calculated as a percentage of funds raised.

Our staff are paid a salary by E&P Operations Pty Limited (ABN 73 080 207 076) and may be entitled to receive discretionary bonuses and non-monetary benefits. These bonus payments are not an additional cost to you.

We may pay stamping or service fees or provide benefits to financial services intermediaries where the law permits us to do so and may provide benefits to related parties as detailed under the heading 'Associations and related parties' below.

The directors of E&P Funds may also be directors of the investment vehicles for which E&P Funds is the investment manager. The directors do not receive any director's fees as directors of the investment vehicles but do receive remuneration from E&P Operations Pty Limited, the parent company of E&P Funds.



Personal Information

As a financial services provider, E&P Funds may collect information about you because we are required, or authorised to, by law. We are committed to implementing and promoting a Privacy Policy, and any information collected will be handled in accordance with that policy. A copy of our Privacy Policy can be obtained by visiting eandp.com.au or can be provided to you, free of charge upon request.

Providing instructions to us

In providing financial services we act on your instructions which may be provided to us in writing, by telephone, fax, email or any other form of communication.

Complaints

If you have a complaint or concern about the service provided to you, please contact our Complaints Resolution Officer. Once we receive your complaint, we will investigate the matter and endeavour to address it as quickly as possible. For more details on the E&P Complaints Handling Policy, please refer to our website or ask us for a copy.

Complaints Resolution Officer

GPO Box 105, Sydney NSW 2001

T +61 3 9631 9888 **F** +61 3 8610 1608 **E** complaints@eandp.com.au

We expect that we will be able to completely resolve any issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, or if you have not received a response within 30 calendar days, you may wish to refer your complaint to an independent External Dispute Resolution Scheme:



Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Professional Indemnity Insurance

E&P Funds has professional indemnity insurance in place that covers the financial services they provide. This cover is subject to terms and exclusions and meets the requirements under Section 912B of the Corporations Act 2001 (Cth) and ASIC policy guidance. Cover is included for claims made in relation to the conduct of representatives who no longer work for us (but who did at the time of the relevant conduct).

How you can contact us

If you have any questions about the financial services we provide, please contact us at:

1300 069 436
GPO Box 105
Sydney NSW 2001