



Financial Services Guide

Ironbark Asset Management Pty Ltd
ABN 53 136 679 420, AFSL 341020

April 2015

This Financial Services Guide ('FSG') is issued by Ironbark Asset Management Pty Ltd ('Ironbark'). It is an important document that we are required to provide to you under the terms of our Australian Financial Services Licence. It provides important information to help you decide whether to use the financial services and products we are authorised to provide. This FSG outlines who we are and the types of services and products that we offer. It also explains how we are remunerated for these services and includes details of our complaints handling procedures as well as our privacy policy.

About Ironbark Asset Management

Ironbark is an independent provider of best in class asset management solutions. Ironbark seeks to build investment solutions that are relevant and meet the needs of its distributors and investors. To achieve this, Ironbark invests in quality people to deliver the highest service standards.

Through our strategic partnerships with international and Australian fund managers, we provide investment solutions across a diverse range of asset classes including Australian and International Equities, Alternatives, Domestic and Global Property Securities, and Fixed Income.

To contact us you can:

- Call Client Services on 1800 034 402
- Email us at client.services@ironbarkam.com
- Write to us at Level 18, 1 Margaret Street, Sydney NSW 2000
- Visit our website at www.ironbarkam.com

Our services

Ironbark is authorised to carry on a financial services business to retail and wholesale clients with regards to:

Authorised services	Authorised products
Provide general financial product advice for:	Interest in Managed Investment Schemes
	Deposit and payment products
	Derivatives
	Foreign exchange contracts
	Government debentures, stocks or bonds
	Securities

Authorised services	Authorised products
Deal in a financial product by issuing, applying for, acquiring, varying or disposing:	Derivatives
	Foreign exchange contracts

Authorised services	Authorised products
Deal in a financial product by arranging for another to issue, apply for, acquire, vary or dispose:	Interests in Managed Investment Schemes (excluding IDPS)
	Securities



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Authorised services	Authorised products
Deal in a financial product by applying for, acquiring, varying or disposing on behalf of another person:	Interests in Managed Investment Schemes (excluding IDPS)
	Securities
	Deposit and payment products
	Derivatives
	Foreign exchange contracts
	Government debentures, stocks or bonds
	Securities

Our staff can only provide you with factual information and in some circumstances may provide general financial product advice, as per our licence authorisation. We are unable to provide you with any personal advice. This means that your objectives, financial situation or needs will not be taken into account and accordingly a Statement of Advice (SOA) will not be provided. If you require personal financial advice you will need to contact a financial adviser. We do not warrant the suitability of any of the products or services described in this FSG.

To invest in any of the products that we distribute, you must complete the application form attached to the relevant Product Disclosure Statement (PDS). The PDS will include detailed information including, but not limited to: the terms and conditions of investing; the associated costs and the benefits and risks involved. Please read the PDS carefully in order to make an informed decision about your investment. You can download a copy of the relevant PDS from our website or call Client Services.

When providing financial services under our AFSL, Ironbark acts for itself and its product issuer clients in the provision of advisory and investment management services.

Our association with product issuers

Ironbark is an independently owned company. The products distributed by Ironbark may be offered by an Ironbark owned company or an external provider.

How are we remunerated for the services we provide?

If you invest in a product distributed by Ironbark, the product issuer will receive remuneration in relation to your investment in that product. This remuneration may include management fees, expense recoveries and incentive fees.

Where Ironbark acts on behalf of a third party product issuer, Ironbark is remunerated by receiving a percentage share of the Management and/ or Incentive fees for the product and there is no additional cost to investors.

How are our employees remunerated?

Our employees are remunerated by salary and do not receive any commissions. They may be eligible for an annual bonus payment, which is discretionary and based on performance.

Compensation

We have an insurance policy in place which satisfies the requirements of section 912B of the



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Corporations Act to compensate persons for loss or damage suffered because of breaches of Chapter 7 of the Corporations Act by us.

How can you give us instructions?

Unless otherwise stated in the relevant PDS of the product issuer, it is required that you provide all instructions regarding your investment in writing, signed by you. Please refer to the relevant PDS for alternative means of providing instructions, if applicable.

How do we protect your privacy?

The privacy of your personal information is important to us. Ironbark has processes in place to protect your privacy. We need to collect personal information to administer our client relationships and provide you with appropriate products and services.

For detailed information on how we protect your privacy, please read our Privacy Policy which can be found on our website at www.ironbarkam.com, or request a copy from Client Services on 1800 034 402.

What should you do if you have a complaint?

Ironbark has an internal complaints handling procedure in place. Complaints can be made in writing and forwarded to Ironbark at the following address:

Level 18, 1 Margaret Street
Sydney NSW 2000

Any complaint will always be acknowledged in writing and Ironbark will use reasonable endeavours to deal with or resolve your complaint within 45 days.

Alternatively, you can lodge your complaint by contacting Client Services on 1800 034 402.

Ironbark is a member of the Financial Ombudsman Service Limited ('FOS'). This is an independent dispute resolution service. If you are not satisfied with our handling of your complaint, you can contact FOS on 1300 780 808 or at www.fos.org.au.

In order for a complaint to be considered by FOS, the claim involved must be in writing and for an amount under \$150,000 (unless we agree otherwise in writing).