

FINANCIAL SERVICES GUIDE

September 2020

This Financial Services Guide ("FSG") is an important document. It is designed to assist you in deciding whether to use any of the financial services and products offered by Coolabah Capital Investments (Retail) Pty Limited, ABN 64 153 555 867. As a Corporate Authorised Representative (#1277030) of Coolabah Capital Institutional Investments Pty Ltd (CCII), Australian Financial Services Licensee (AFSL 482238), we are required to provide you with this FSG.

This FSG provides you with important information about:

- The types of services and products we can offer to you
- How we (and other relevant persons) are remunerated for these services and products
- Our external complaints handling procedures and how you can utilise them
- How you can contact both us and our responsible entity, Equity Trustees Limited, ABN 46 004 031 298, Australian Financial Services Licensee (AFSL 240975).

This FSG is designed to help you understand our services and products before you use them or invest in them. Coolabah Capital Investments (Retail) Pty Limited (CCIR), previously known as Smarter Money Investments Pty Limited, operates an outsourced service provider model, which allows the key personnel to concentrate their time and energy on portfolio management, the discovery of investment opportunities and the communication with unit holders of the Smarter Money funds. Equity Trustees Limited (RE) acts as the responsible entity and provides services including compliance, administration, and reporting services to SMI.

You will receive other disclosure documents as well if you use some of our products and services. You should read them carefully and consult with your licensed financial adviser if required.

Information about us

Any financial services offered are provided by our representatives. CCIR and CCII are both wholly owned subsidiaries of Coolabah Capital Investments Pty Ltd (CCI), which is ultimately owned by its portfolio management team, and by Pinnacle Investment Management Group Limited, a leading Australian-based multi-affiliate investment firm.

We do not act as a representative of any other licensee in relation to the services we provide you.

Our financial services and financial products

We are authorised to provide the following financial services with respect to the following financial products:

Giving general product advice and dealing in, amongst other things:

- Securities;
- Derivatives; and
- Managed investment schemes

The RE operates CCIR's managed investment schemes as the responsible entity. These managed investment schemes may hold:

- Derivatives; and
- Financial assets

Mainstream Fund Services & JP Morgan operates and provides custodial services or depository services to our managed investment schemes.

Mainstream Fund Services Pty Ltd, ABN 81 118 902 891, operates and provides fund administration services of unit registry, investment administration and fund accounting for our managed investment schemes.

We are authorised to provide financial services to retail and wholesale clients.

Product Disclosure Statement (PDS)

Before you can invest in one of our retail financial products we are required to provide you with a PDS. The PDS contains important information regarding the features, benefits, risks and fees applicable to an investment in that financial product, and should be read carefully to enable you to make an informed decision about whether to invest in the financial product.

Statement of Advice (SOA)

A SOA will normally be given to you when you are provided with any personal advice, which takes into account your objectives, financial situation and needs. We do not provide personal advice. Therefore, we will not provide you with an SOA. An intermediary (such as a financial planner, stockbroker or dealer group) may provide you with an SOA.

Record keeping

The RE will seek to ensure that comprehensive and accurate records of all transactions and investments undertaken, and documentation executed, are properly maintained.

Remuneration or other benefits received by us

If you invest in a financial product we provide, we will receive remuneration in relation to your investment in the financial product. This remuneration may include management fees and performance fees (which may include transaction, ongoing and, if applicable, any borrowing costs). Withdrawal fees and transaction fees may apply. We may also be entitled to recover expenses incurred on behalf of the financial product or service. The remuneration and expense recoveries we will receive will be set out in the financial product's PDS.

We do not receive any fees, nor do we charge additional fees, for providing financial product advice.

Financial advisers and intermediaries may also receive fees from you and typically, this will be disclosed in their SOA. No commission will be paid by us to financial advisors.

Remuneration or other benefits received by Coolabah Capital Investments (Retail) Pty Limited

Our employees who give you general advice do not receive specific payments or commissions for the giving of that advice. These employees and our directors receive salaries, bonuses and other benefits from us.

Bonus payments and other benefits are discretionary, based on achievement of predetermined objectives.

You may receive advice in relation to the products we offer from financial advisers that do not work for us. These advisers do not receive any commission from us. The adviser's remuneration is added to the fees you may pay when investing in our products. Our fees plus those fees for the RE's services including responsible entity, compliance, administration, custodian oversight and reporting services is set out in the PDS for the financial product. Your adviser is also required to set out the remuneration they receive in their FSG and SOA which they must give to you.

Various members of the RE and CCIR and their directors and employees provide certain financial, information technology, human resource and other services to us to enable us to provide the services described in this FSG. They will not be separately remunerated by you. The costs of providing these services will be paid by us from the fees we receive. Investors in our products will not pay a separate fee for these services.

Compensation arrangements

The RE and SMI have professional indemnity insurance cover in place in respect of financial services provided to our clients. This insurance covers claims in relation to the conduct of our past and present representatives. These arrangements comply with the requirements of section 912B of the Corporations Act 2001.

Disclosure of relevant conflicts of interest

We do not have any relationships or associations which might influence us in providing you with our financial products and services.

Privacy

Your right to privacy is important to the RE and us. A statement explaining your privacy rights and our rights and obligations in relation to your personal information is contained in the PDS for each of our financial products.

Complaints handling

The RE has established procedures for dealing with complaints. In the first instance, you can make a complaint by calling 1300 133 472 or by writing to Equity Trustees Limited, GPO Box 2307, Melbourne, VIC 3001. The RE will acknowledge your complaint as soon as possible and in any case within 3 days of receiving the complaint. They will seek to resolve your complaint as soon as practical but not more than 45 days after receiving the complaint.

Complaints will be investigated with the aim to provide a response (if not a resolution to the complaint).

If you are ultimately dissatisfied with the outcome of your complaint you may refer the matter, free of charge, to the Australian Financial Complaints Authority (AFCA). The external dispute resolution body is established to assist you in resolving your complaint where you have been unable to do so with us. However, it is important that you contact us first.

The contact details for AFCA are:

Phone: 1300 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001



COOLABAH CAPITAL
INVESTMENTS™



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Contacting us

Equity Trustees Limited

Address: Level 1, 575 Bourke Street, Melbourne VIC 3000

Phone: 1300 133 472

Email: compliance@eqt.com.au

Website: www.eqt.com.au

Coolabah Capital Investments (Retail) Pty Limited

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Phone: 1300 901 711

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Website: www.coolabahcapital.com