



Financial Services Guide

1. What is a financial services guide?

- 1.1. This Financial Services Guide ('FSG') is dated 15 June 2015.
- 1.2. This FSG is an important document that provides you with information to help you decide whether to use the financial services I offer. It contains information about:
 - a. documents you may receive from me;
 - b. the financial services I provide;
 - c. how I and other associated persons are remunerated from those financial services;
 - d. how your personal information is dealt with; and
 - e. how complaints are dealt with.

2. Who am I?

- 2.1. My contact details are contained at the end of this FSG. I am an authorised representative of Guardian Securities Limited (ACN 106 187 731) ('**Guardian**') which holds Australian Financial Services Licence (**AFSL**) No. 240506.
- 2.2. Guardian's contact details are set out at the end of this FSG. Guardian is the Responsible Entity of The Guardian Investment Fund (ARSN 168 048 057) ('**Fund**'), an unlisted managed investment scheme.
- 2.3. I am authorised to provide financial services on behalf of Guardian and Guardian has authorised me to give this FSG to you.

3. What financial services can I provide?

- 3.1. This FSG is provided to help you decide whether to use the financial services I am authorised to provide associated with the acquisition of Interests in the Fund.
- 3.2. Specifically, I am authorised to provide general financial product advice on Interests in the Fund and to deal in a financial product by acting on behalf of another in acquiring, varying or disposing of Interests in the Fund. In particular, I will provide these financial services in connection with the Fund's series of offers being made by the Fund from time to time.
- 3.3. These services are provided for the Fund only. Guardian acts on its own behalf, and not on your behalf, when I provide financial services for it as an Authorised Representative.

4. What other documents may you receive from me?

- 4.1. If required by law, you will receive a Product Disclosure Statement Part 1 and Part 2 ('**PDS**') containing information on the offer of Interests in the Fund ('**Interests**'). You will receive a PDS before you are issued, or offered Interests.
- 4.2. The purpose of a PDS is to provide you with information about the Fund and the offer of Interests to assist you in deciding whether to invest. The PDS includes general information about:
 - a. terms and conditions of an investment in the Fund;
 - b. any significant risks associated with investing in the Fund;
 - c. information about the cost of Interests; and

- d. details of the fees and charges you may be required to pay as a member of the Fund.
- 4.3. The information in the PDS will assist you in making an informed decision about whether to invest in the Fund.
- 4.4. The PDS for the Fund is available from me or through Guardian's website. Please review the PDS carefully before making any decision to invest.

5. How can you transact with me?

- 5.1. You can give me instructions by telephone, mail, fax or email. My contact details are set out at the end of this FSG.

6. How am I paid for the services I provide to you?

- 6.1. As an Authorised Representative, I receive remuneration based on the investors authorisation contained in the application form attached to the applicable Product Disclosure Statement.
- 6.2. If you decide to acquire Interests, I may receive up to NIL (inc. GST) of the amount you invest.
- 6.3. For example, if you invest \$50,000 in the Fund through the purchase of Interests, I will receive Nil (inc. GST).
- 6.4. Guardian will receive ongoing fees and charges whilst you are a member of the Fund. Details of the remuneration Guardian may receive is outlined in the PDS for the Fund.

7. Compensation arrangements

- 7.1. Guardian holds an insurance policy covering professional indemnity and fraud by officers that satisfies the requirements of section 912B of the Corporations Act 2001 (Cth).

The policy covers the financial services Guardian is authorised to provide under its AFSL, including when the services are provided by Guardian's authorised representatives or former authorised representatives.

- 7.2. Guardian is also a member of the Financial Ombudsman Service (see section **Error! Reference source not found.** for further details).

8. What should you do if you have a concern or complaint?

- 8.1. If you have complaints about me, resulting from the services provided to you, please contact Guardian on:
 - a. By mail
Complaints Manager
Guardian Securities Limited
P O Box 170
ROBINA QLD 4226
 - b. By telephone
Complaints Manager
(07) 5562 0888
 - c. By email
info@guardiansecurities.com.au
- 8.2. You will be contacted in writing immediately or, where Guardian is unable to reply immediately, as soon as possible acknowledging receipt of your complaint and Guardian will try to resolve any issues you may have.

- 8.3. You will be contacted in writing immediately or, where Guardian is unable to reply immediately, as soon as possible acknowledging receipt of your complaint and Guardian will try to resolve any issues you may have.
- 8.4. If any issues are not resolved to your complete satisfaction after consideration by the Complaints Manager and, if referred by you, Guardian's board you may wish to refer the matter to the Financial Ombudsman Service, which can be contacted either:
- a. By mail
Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001
 - b. By fax
Financial Ombudsman Service
(03) 9613 6399
 - c. By telephone
Financial Ombudsman Service
1300 78 08 08
 - d. By email
Financial Ombudsman Service
info@fos.org.au
- 8.5. You may also contact Australian Investment & Securities Commission on 1300 300 630.

9. How is your personal information dealt with?

- 9.1. Protecting your personal information is important to Guardian, their related entities and me. Your personal information will be dealt with in accordance with Guardian's privacy policy which is available from me on request. Alternatively, you can view Guardian's privacy policy at www.guardiansecurities.com.au.

10. Changes to Statement

- 10.1. All details and information in this Statement are correct as at the date of issue. We will update this Statement if there are any material adverse changes as required by the law.

11. Contact details

- 11.1. If you have any queries or would like further information, Guardian's and my contact details are set out below:
- 11.2. Authorising Licensee
Guardian Securities Limited (ACN 106 187 731)
AFSL No. 240506
Suite 7
211 Ron Penhaligon Way
ROBINA QLD 4226

Telephone: (07) 5562 0888
Fax: (07) 5562 0959
Email: info@guardiansecurities.com.au
Website: www.guardiansecurities.com.au

Authorised Representative

Name:	Estate Baron Crowdinvest Pty Ltd ACN 606 418 295
Number:	001239306
Address:	350 Collins Street Melbourne Vic 3000.
Telephone:	0459 382 104
Email:	moresh@estatebaron.com
Authorisation	Provide general product advice limited to interests in The Guardian Investment Fund.