

# Financial Services Guide

Valuestream Investment Management Ltd (ACN 094 107 034 AFSL 246621)

Date: 1 May 2018

This Financial Service Guide (**FSG**) is an important document that outlines the types of financial products and financial services Valuestream Investment Management Ltd (**Valuestream** or **we**) may provide to you in relation to the offer of the Tailored Investment Solutions Rogers International Commodity Index™ (RICI®) Units Series 2 product (**Units**). It is designed to assist you in deciding whether to use the financial services and products we offer. The FSG contains important information including:

- who we are and how we can be contacted;
- what financial services and types of financial products we are authorised to provide to you;
- how we (and any other relevant parties) are remunerated; and
- how complaints concerning us are handled.

## Our financial services and financial products

Part of the Theta group of companies, Valuestream is a professional Australian trustee company and operator of investment trusts. The Theta group is dedicated to providing comprehensive responsible entity and trustee services to boutique and established fund managers.

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

- dealing in relation to:
  - basic and non-basic deposit products
  - derivatives
  - foreign exchange contracts
  - general insurance contracts
  - debentures, stocks or bonds issued by a government
  - interests in managed investment schemes including investor directed portfolio services and
  - securities
- providing custodial services or depository services (other than investor directed portfolio services)

to both retail and wholesale clients.

More specifically, Tailored Investment Solutions Pty Ltd (ACN 169 320 905) (**Issuer**), the issuer of the Units, has appointed Valuestream as its intermediary pursuant to section 911A(2)(b) of the *Corporations Act 2001* (Cth) (**Act**) to arrange for the offer to issue, vary or dispose of the Units. We provide these financial services in respect of the Units to both the Issuer and to persons to whom Units are issued. We are authorised to provide these services to both retail and wholesale clients.

## Other disclosure documents

Before you can invest in the Units, the Issuer is required to provide you with a product disclosure statement (**PDS**). The PDS contains important information regarding the features, benefits, risks and fees applicable to an investment in the Units, and should be read carefully to enable you to make an informed decision about whether to invest in the Units. Applications can only be made by completing the application form in the current PDS. You should consult with your licensed financial adviser if required.

A Statement of Advice (**SOA**) will normally be given to you when you are provided with any personal financial product advice, which takes into account your objectives, financial situation and needs. We do not provide personal financial product 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.

## Dealing with Valuestream

If required, you can communicate with us by telephone, mail, email or via our website. Otherwise, all dealings in respect of the Units will typically be with the Issuer.

## Key relationships

Valuestream has agreed to act as the intermediary for the Issuer on arm's length, commercial terms. Valuestream is entirely independent of the Issuer. We do not have any relationships or associations which might influence us in providing you with our financial products and services.

## Remuneration for services provided

Valuestream receives a one off of \$6,600 (inc. GST) from the Issuer for acting as the intermediary in respect of the Units.

The directors and other representatives of Valuestream do not receive specific payments or commissions in respect of, or that are attributable to, the services. They receive salaries, bonuses and other benefits from Valuestream. Bonus payments and other benefits are discretionary, and based on achievement of pre-determined objectives.

Valuestream does not pay commissions or provide other benefits to third parties for referring clients to the Issuer.

Details of all fees and costs the Issuer may charge in respect of the Units are available in the PDS for the Units.

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Financial advisers and intermediaries may also receive fees paid by you and typically this will be disclosed in their FSG and SOA that they must give you. We do not pay commission to financial advisors.

## Compensation arrangements

Valuestream holds professional indemnity insurance in respect of financial services provided to our clients. Subject to its terms and conditions, the policy provides cover for civil liability resulting from claims for compensation made against us for financial services provided by us or our current and past representatives. These arrangements comply with the requirements of section 912B of the Act.

## Personal information

Valuestream is committed to protecting your privacy and the confidentiality of any personal information that we collect from you.

Any information we may collect from you will be primarily used to manage the issue of Units to you. We may collect, hold and use your personal information to arrange for the offer to issue, vary or dispose of the Units.

Valuestream's Privacy Policies detail how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of those policies can be obtained by visiting our website [www.valuestream.com.au](http://www.valuestream.com.au)

## Our contact details

Valuestream Investment Management Ltd,  
Suite 501, Level 5  
210 Clarence Street,  
Sydney NSW 2000  
Tel: +61 2 8012 0638  
Email: [invest@valuestream.com.au](mailto:invest@valuestream.com.au)  
[www.valuestream.com.au](http://www.valuestream.com.au)

This FSG is issued in accordance with the requirements of the Act. This FSG only relates to the financial services provided in relation to the Units and has been authorised for distribution by Valuestream.

## Complaints Handling

Valuestream has a formal process for the handling of complaints. If you have a complaint you should at first instance contact:

Compliance Manager  
Valuestream Investment Management Ltd  
PO Box Q423  
QVB Sydney NSW 1230  
Phone +61 2 8012 0638

We will let you know that we have received your complaint and the Compliance Manager will aim to resolve your complaint within 45 days. If it is not possible to resolve your complaint within 45 days, we will inform you of the status of your complaint and the reasons for the delay.

If you are not satisfied with our handling of your complaint you may lodge a written complaint with the:

## Financial Ombudsman Service (FOS)

GPO Box 3  
Melbourne VIC 3001  
[www.fos.org.au](http://www.fos.org.au)  
Phone: 1300 367 287  
Fax: +61 3 9613 6399  
Email: [info@fos.org.au](mailto:info@fos.org.au)

FOS is an external dispute resolution scheme.

## Record keeping

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