



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 we offer. It contains information about:
 - a. documents you may receive from us;
 - b. the financial services we provide;
 - c. how we 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 are we?

- 2.1. Our contact details are contained at the end of this FSG. We are 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 SMSF Property Fund (ARSN 159 753 474) and The Guardian Investment Fund ARSN 168 048 057 ('Funds'), both being unlisted managed investment schemes.
- 2.3. We are authorised to provide financial services on behalf of Guardian and Guardian has authorised us to give this FSG to you.

3. What financial services can we provide?

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

4. What other documents may you receive from us?

- 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 Units in the Funds ('Units'). You will receive a PDS before you are issued, or offered Units.
- 4.2. The purpose of a PDS is to provide you with information about the Funds and the offer of Units 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 Units; 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 a Fund.
- 4.4. The PDS for the Funds is available from us or through Guardian's website. Please review the PDS carefully before making any decision to invest.

5. How can you transact with us?

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

6. How are we paid for the services we provide to you?

- 6.1. As an Authorised Representative, we 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 Units, we may receive up to 3.3% (inc. GST) of the amount you invest.
- 6.3. For example, if you invest \$50,000 in a Fund through the purchase of Units, we will receive up to \$1,650.00 (inc. GST).
- 6.4. Guardian will receive ongoing fees and charges whilst you are a member of a Fund. Details of the remuneration Guardian may receive is outlined in the PDS for each 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 8.4 for further details).

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

- 8.1. If you have complaints about us, 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 us. Your personal information will be dealt with in accordance with Guardian's privacy policy which is available from us 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 our 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:	SMSF Property Capital Pty Ltd
Number:	420843
Address:	Level 1 800 Kingsford Smith Drive Eagle Farm Qld 4009
Telephone:	1300 767 346
Email:	info@smsf.me
Authorisation	Provide general financial product advice limited to Units issued by SMSF Property Fund ARSN 159 753 474 and The Guardian Investment Fund ARSN 168 048 057