

## FINANCIAL SERVICES GUIDE

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 Paradise Investment Management Pty Ltd (ABN 64 090 148 619, AFSL No. 224 158) (**Paradice, we or us**). We are required to provide this FSG to you if we provide financial services to you as a retail client.

This FSG provides you with important information about:

- the types of services and products we can offer you
- how we (and other relevant persons) are remunerated for these services and products
- our internal and external complaints handling procedures and how you can use them
- how you can contact both us and Equity Trustees Limited (ABN 46 004 031 298, AFSL No. 240975) (**Equity Trustees**), which is the responsible entity and issuer of the registered managed investment schemes that we manage.

### Other disclosure documents

Before you can invest in one of our retail financial products, we are 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 that financial product, and should be read carefully to enable you to make an informed decision about whether to invest in the financial product. 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 advice, which takes into account your objectives, financial situation and/ or 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.

### About us

Paradice was established in 1999 by David Paradise as an investment management firm specialising in smaller companies and started managing funds in 2000.

Paradice now manages small, mid and large cap investment strategies across Australian, and global equities markets.

Our head office is located in Sydney, Australia. We also have an office in Denver, United States.

### About our Funds

Equity Trustees acts as the responsible entity of our funds. Our funds that are currently available for investment by retail clients are:

- Paradise Australian Equities Fund (ARSN 617 679 071)
- Paradise Australian Mid Cap Fund (ARSN 620 055 138)
- Paradise Australian Small Cap Fund (ARSN 620 056 091)
- Paradise Global Small Cap Fund (ARSN 161 493 456)
- Paradise Equity Alpha Plus Fund (ARSN 631 044 678)
- Paradise Sustainable Transition Fund (ARSN 653 130 011)
- Paradise Australian Small Cap Opportunities Fund (ARSN 667 664 137)

(each a **Fund**, together the **Funds**).

Equity Trustees provides services (or arranges for third parties to provide services) including compliance, administration, and reporting services relating to our Funds.

### Our financial services and financial products

Under our Australian financial services licence (**AFSL**) we are authorised to provide the following financial services with respect to the following financial products:

General financial product advice to retail and wholesale clients about:

- deposit and payment products, limited to deposit products (basic and non-basic);
- derivatives;
- interests in managed investment schemes (excluding investor directed portfolio services); and
- securities.

Financial product advice to wholesale clients about:

- deposit and payment products, limited to deposit products (basic and non-basic);
- derivatives;
- foreign exchange contracts;
- debentures, stocks or bonds issued or proposed to be issued by a government;
- interests in managed investment schemes (excluding investor directed portfolio services); and
- securities.

Dealing in a financial product with wholesale clients by:

- issuing, applying for, acquiring, varying or disposing of a financial product with respect to:
  - derivatives;
  - foreign exchange contracts;
  - interests in managed investment schemes limited to own managed investment scheme only; and
  - securities;
- applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
  - deposit and payment products, including deposit products (basic and non-basic);
  - derivatives;
  - foreign exchange contracts;
  - debentures, stocks or bonds issued or proposed to be issued by a government;
  - interests in managed investment schemes (excluding investor directed portfolio services); and
  - securities; and
- underwriting:
  - interests in managed investment schemes; and
  - issue of securities.

Operating custodial or depository services other than investor directed portfolio services to wholesale clients.

The only financial service that we provide to retail clients is general advice about the Funds. We provide this service on our own behalf.

Other financial services covered by our AFSL are provided only to wholesale clients.

### **Remuneration or other benefits we and others may receive**

If you invest in one of our Funds, you will pay a management fee and a performance fee. Certain expenses may also be recovered from the Funds by us and / or Equity Trustees. Details of the remuneration and expenses recovery will be set out in the PDS for each Fund.

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

Neither we nor Equity Trustees receive any remuneration for referring another person to Equity Trustees, us or the Funds.

Our employees who give you general advice do not receive specific payments or commissions for giving that advice. These employees and our directors receive salaries, bonuses and other benefits from us. Bonus payments and other benefits are discretionary and based on achievement of predetermined objectives.

Various members of Equity Trustees and Paradice 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. You will not be charged for their remuneration. We pay for the costs of providing these services from the fees we receive.

Financial advisers and intermediaries may also receive fees from you (which may be deducted from your investment) and typically, this will be disclosed in their FSG and SOA that they must give you.

We may provide benefits to financial services intermediaries and wholesale client investors in the Funds where the law allows us to do so. These benefits may include individually negotiated rebates or waivers. We will provide these benefits from our own resources.

### **Compensation arrangements**

We 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* (Cth).

### Disclosure of relevant conflicts of interest

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

Members of our board of directors, management team and staff may hold investments in our Funds.

Potential conflicts may arise between the interests of Paradise and its related parties, other third parties, our clients and investors in our Funds. We have policies, procedures and organisational arrangements in place to manage conflicts of interest.

### Privacy

Your right to privacy is important to us. We take reasonable steps to ensure that personal information we collect about you, use or disclose is accurate, complete and up to date. We will handle all personal information that we collect in accordance with our privacy policy.

You can access our privacy policy here:

<http://www.paradice.com/au/privacy-policy/>

A statement explaining your privacy rights and Equity Trustees' rights and obligations as responsible entity and product issuer in relation to your personal information is contained in the PDS for each of our Funds.

### Complaints handling

We have established procedures for dealing with complaints which cover the financial services that we provide to retail clients. In the first instance, you can make a complaint by calling +61 2 8227 7400 or by writing to:

Paradice Investment Management Pty Ltd  
Level 27, Chifley Tower  
2 Chifley Square  
Sydney NSW 2000  
Email: [investorrelations@paradice.com](mailto:investorrelations@paradice.com)

We will acknowledge receipt of the complaint within 1 Business Day or as soon as possible after receiving the complaint. We will seek to resolve your complaint as soon as practicable but not more than 30 calendar days after receiving the complaint.

If you have a complaint relating to an investment in any of our Funds, please contact Equity Trustees by calling 1300 133 472 or by writing to:

Equity Trustees Limited  
GPO Box 2307

Melbourne VIC 3001

Email: [compliance@egt.com.au](mailto:compliance@egt.com.au)

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), which is an external dispute resolution scheme.

The contact details for AFCA are:

Phone: 1800 931 678

Fax: (03) 9613 639

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: Australian Financial Complaints Authority  
GPO Box 3

Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)

### Record keeping

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

### Contacting us

**Paradice Investment Management Pty Ltd**

Level 27 – Chifley Tower

2 Chifley Square

Sydney NSW 2000

Australia

Phone: +61 2 8227 7400

Email: [investorrelations@paradice.com](mailto:investorrelations@paradice.com)

Website: [www.paradice.com](http://www.paradice.com)