

# Financial Services Guide

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# Financial Services Guide

## Introduction

This Financial Services Guide ('FSG') has been prepared by Bell Asset Management Limited ('BAM', 'we', 'us' or 'our') to help you decide whether to use any of our services. It provides important information about:

- who we are and how we can be contacted;
- the type of financial products and services we are authorised to offer;
- how we are remunerated; and
- what to do if you have a complaint or concern about our products or services.

## About BAM

We are an independently owned investment management company offering a range of investment products to retail, wholesale and institutional investors. The core focus of our investment capabilities is on the management of global equities portfolios and our Melbourne based investment team has been managing portfolios since 2003.

BAM is also the responsible entity of a number of Australian domiciled unit trusts, for which the United States based Bridgewater Associates, LP, has been appointed investment manager.

For further information on BAM please see our website.

## Our service

Our Australian financial services licence ('AFSL') authorises us to provide advice and to operate and issue interests in the managed investments we operate. While we normally only provide factual information about our products, if we do provide advice, it will be of a general nature only; we do not and will not provide anyone with personal financial advice. Therefore, it is important that before you decide to purchase or hold one of our products, you carefully consider your personal and financial goals and objectives and seek independent financial advice from a suitably qualified professional to make sure it is appropriate for your circumstances. We provide no warranty nor accept any responsibility if you purchase a product that is not appropriate for your situation.

We are responsible for the services we provide you. Our staff represent only BAM and have not been authorised to act on behalf of any other financial services company.

## How to access our products and services

You can access our products by contacting us via any of the following:

### **Bell Asset Management Limited**

Level 20, 101 Collins Street  
Melbourne Vic 3000

**Telephone:** 1300 305 746

Facsimile: +613 8637 6000

**Email:** [info@bellasset.com.au](mailto:info@bellasset.com.au)

Website: [www.bellasset.com.au](http://www.bellasset.com.au)

If you choose to invest in any of our financial products, you will need to complete the application form attached to the relevant product disclosure statement ('PDS') or offer document, along with any associated documents. The PDS or offer document will contain important information about the product and its associated costs, risks and various rights, terms and conditions; you should read it carefully and in full before proceeding.

## Providing instructions to BAM

Our products have their own rules around how to provide instructions or execute transactions; the relevant PDS or offer document sets out the details.

## How we and others are paid for the services we offer

When you invest in our products, we will receive certain fees and our associates and related companies may also benefit. As the fees and charges vary from product to product, you should refer to the PDS or offer document for details; however examples of these include management fees and expense recoveries.

You may receive advice about BAM financial products from financial advisers who do not work for BAM. Your adviser is required to set out the remuneration and commissions they do receive in the Statement of Advice which they must give to you.

We may provide benefits to financial services intermediaries where the law permits us to do so. If we do, we will provide these benefits from our own resources.

BAM's staff members are generally salaried employees. The amount of salaries, bonuses and other benefits to which employees and directors may be entitled depends on various factors including the performance of that person, as well as our overall financial performance.

## Privacy

Personal information that you provide to BAM is subject to privacy legislation. This information is handled in accordance with our Privacy Policy, which details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of this policy can be obtained by visiting our website.

## Professional indemnity insurance

We hold professional indemnity insurance that meets the requirements of s912B of the Corporations Act 2001.

## Complaints Process

If you have any concerns or complaints about any of our products or services, you should contact our Complaints Officer via any of the contact methods above. If you are not satisfied with the outcome, you may contact the Australian Financial Complaints Authority Limited (AFCA), which is a specialist external dispute resolution service approved by the Australian Securities and Investments Commission ('ASIC').

AFCA's contact details are as follows:

### **Australian Financial Complaints Authority Limited**

Mail: GPO Box 3  
Melbourne VIC 3001

**Telephone:** 1300 555 662

Facsimile: 03 9613 6399

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