

How we handle complaints

Everyone at Macquarie is committed to providing our clients with the highest standard of products and services available. If you're unhappy with our products or our service, we would like you to tell us about it and let us know how you think we can fix it.

If you have a complaint about the service provided to you, you should contact your nominated representative (for example, your adviser) or



contact our Client Service Centre, on 1800 806 310



alternatively, if you prefer to submit a written complaint, please do so to:

The Complaints Manager

Macquarie Investment Management Limited
PO Box 192
Australia Square NSW 1215

We will assess your complaint and advise you of the outcome, either by telephone or in writing.

If your complaint is not satisfactorily resolved, please contact:

The Complaints Manager

Macquarie Investment Management Limited
PO Box 192
Australia Square NSW 1215

MIML is a member of the Financial Ombudsman Service (FOS), an independent external dispute resolution scheme. If you are not satisfied with our handling of your complaint you can lodge a complaint with the Financial Ombudsman Service quoting membership number **10635**:

Financial Ombudsman Service

GPO Box 3,
Melbourne, VIC 3001
Email: info@fos.org.au
Tel: 1300 780 808
Fax: +61 3 9613 6399
Website: www.fos.org.au

If your complaint relates to superannuation and if you are not satisfied with our response after 90 days, you may wish to refer the matter to the Superannuation Complaints Tribunal (SCT), an independent body set up by the Federal Government to review trustee decisions relating to individual members.

Please see www.stc.gov.au for more information regarding the SCT and the types of complaints that it is able to accept. You can contact the tribunal by telephoning 1300 884 114.

Macquarie Investment Management Limited (MIML) is not an authorised deposit-taking institution for the purposes of the Banking Act (Cth) 1959, and MIML's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of MIML.

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Financial Services Guide for Macquarie Investment Management Limited

AFS Licence no: 237492
Preparation Date: 1 September 2011
The commencement date of the
Macquarie Investment Management Limited
AFS Licence is 1 March 2004.

Macquarie Investment
Management Limited

ABN 66 002 867 003



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About this document

This Financial Services Guide (FSG) is an important document in which we (Macquarie Investment Management Limited – referred to throughout this FSG as “Macquarie”, “MIML”, “we” or “us”) outline:

- who we are and how we can be contacted
- what services and types of products we are authorised to provide to you
- how we (and any other relevant parties) are remunerated
- details of any potential conflicts of interest
- details of our internal and external dispute resolution procedures and how you can access them.

This FSG should assist you in deciding whether to use any of our products or services. If you choose to use any of our products and services you may also receive other documents, such as an offer document or Product Disclosure Statement (PDS) about those products or services, which you should read carefully.

A Product Disclosure Statement (PDS) is a document (or group of documents) that describes a financial product. A PDS (or other offer document) contains important information to assist you to make a decision about the product it describes.

You should receive and review the PDS (or other offer document) produced by us before you make an investment decision about our products and services.

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About Macquarie Investment Management Limited

Macquarie Investment Management Limited (ABN 66 002 867 003) is part of the Macquarie Group of companies and is associated with other Macquarie entities.

Macquarie Investment Management Limited is a Responsible Entity for Managed Investment Schemes, the operator of the Macquarie Wrap Investor Directed Portfolio Service (IDPS) and Trustee for Macquarie Superannuation Plan RSE R1004496, Macquarie ADF Superannuation Fund RSE R1004502, Macquarie Diversified Private Equity Fund PST RSE1004526, Avenue Superannuation Plan RSE R1069020 and Definitive Superannuation Plan RSE R1072839.

Our financial products and services

Macquarie Investment Management Limited is authorised to offer a range of financial products and services. Specifically, we are authorised to:




- offer financial product advice and deal in a broad range of financial products, including:
 - deposit and payment products
 - derivatives
 - foreign exchange contracts
 - debentures, stocks or bonds issued or proposed to be issued by a government
 - life products (including investment life insurance products and life risk insurance products)
 - managed investment schemes, including investor directed portfolio services (IDPS)
 - securities
 - superannuation
 - managed investment warrants
- operate registered managed investment schemes, which hold financial assets and derivatives
- provide custodial or depository services in relation to an investor directed portfolio service.

We can also assist you in relation to products and services offered by other financial institutions, including those offered by other members of Macquarie Group.

You can usually give us instructions via your nominated representative (for example, your adviser), by telephone, mail, email, fax or via our website. There may be special instruction arrangements for some products and services, details of which will be explained in the relevant PDS or offer document.

How to contact us

You can contact us by speaking to your nominated representative (for example, your adviser) or

-  calling our Client Contact Centre on 1800 806 310
-  visiting our website at macquarie.com.au/personal
-  writing to us at:
Macquarie Investment Management Limited
PO Box 192
Australia Square, NSW 1215

How we are paid

If you invest in a product we provide or on which we have advised you, Macquarie will receive remuneration in relation to your investment in that product, which may be based on the value of your holdings. This remuneration may include upfront fees and management fees (which includes transaction, ongoing and if applicable any borrowing costs), brokerage or advisory fees. In some situations exit fees, account fees and transaction fees may apply. The remuneration we will receive for the products we offer will be set out in the PDS (or other offer document) for that particular product. Any financial product advice provided by us is free of charge.

When we advise you about products offered by another member of Macquarie Group and you acquire that product, then that member may receive remuneration. We may also receive commission.

You will be issued with a tax invoice for any services we provide.

We maintain a register that details any material alternative forms of remuneration that we pay to distributors of our products, or receive from providers of products that are available through us. The register is publicly available and you can obtain a copy by contacting our client contact centre.

How we pay people who refer business to us

If we pay a fee or commission in relation to a referral, we will make a separate disclosure to you.

How we pay people who offer our products and services

You may receive advice in relation to the products and services we offer from financial advisers who do not work for MIML. These advisers may receive commission from us. The adviser's remuneration is included in the fees you pay when investing in our products.

Your adviser is also required to tell you about remuneration and commissions they receive from us in the Statement of Advice (SoA) they must give to you when providing personal advice.

Your privacy

At Macquarie, the privacy of your personal information is important to us. Any personal information we collect will be handled in accordance with our Privacy Policy. Our Privacy Policy details how we comply with the requirements of the Privacy Act in the handling of your personal information. A copy of that policy can be obtained by visiting our website at macquarie.com.au. Alternatively, please contact us if you would prefer to receive a copy by mail.

Compensation arrangements

MIML holds a Professional Indemnity Insurance Policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Subject to its Terms and Conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by MIML and its employees and representatives.

This policy covers professional services provided by employees and representatives of MIML while they are in our employ, even where that employee or representative has subsequently left our employ.