

The background of the entire page is a dark blue gradient with abstract, layered, organic shapes that resemble topographical contours or liquid ripples. The shapes are darker in some areas and lighter in others, creating a sense of depth and movement.

VENTURAFEM

# VENTURA FINANCIAL SERVICES GUIDE

Ventura Investment Management Limited

ABN 49 092 375 258

Australian Financial Services Licence No. 253045

Dated: 29 July 2024

# VENTURA FINANCIAL SERVICES GUIDE

## What is the purpose of this financial services guide?

This Financial Services Guide ('FSG') is provided by Ventura Investment Management Limited ABN 49 092 375 258, Australian Financial Services Licence (AFSL) No. 253045 (referred to throughout this FSG as 'Ventura', 'Operator', 'we', 'our' or 'us').

This FSG is designed to assist you in deciding whether to use any of the financial services offered by us, as described in this FSG. We are required to give you an FSG if we provide certain financial services to you and you are a retail client. This FSG contains important information about:

- who we are;
- the financial services we offer;
- the financial products to which those services relate;
- how we and others are paid in connection with those services;
- your privacy;
- how we deal with complaints; and
- how we may be contacted.

References to 'you' and 'your' refer to potential investors who are not 'wholesale clients' as defined by the Corporations Act 2001 (Cth).

## About Ventura

Ventura is a wholly owned subsidiary of Centrepoint Alliance Limited ABN 72 052 507 507 ('Centrepoint'), a financial services company listed on the Australian Securities Exchange (ASX Code: CAF).

Ventura is the operator and promotor of the investor directed portfolio service ('IDPS') known as IconiQ Investment (the 'Service') Ventura serves as the Operator of the Service.

Ventura is the responsible entity of a separately managed account ('SMA') scheme known as IconiQ SMA ARSN 669 893 707.

Ventura is the responsible entity of an IDPS-like registered managed investment scheme known as Ventura Managed Account Portfolios ARSN 601 085 410 ('VMAPS').

### Do we provide personal financial advice?

We do not provide personal financial advice in relation to our products and services. We believe investors should obtain financial product advice from qualified financial advisers who fully understand the investors' individual objectives, financial situation and needs. We only provide to you factual information or general advice regarding financial products and services that we offer. This factual information or general advice does not take into account your particular objectives, financial situation and needs. These factors and the disclosure document for the relevant financial product should be considered by you before making any investment decision on the basis of the factual information or general advice that we provide to you.

## Are there any other documents that you will receive from us?

### Will you receive a statement of advice?

A person who provides a retail client with personal financial advice (that is advice that takes into account the client's objectives, financial situation and needs) must give the client a statement of advice ('SOA'). The SOA generally includes the details of your advisor, the advice given by your advisor and information on any payments or benefits the advisor or licensee will receive.

We do not provide personal advice to retail clients. Accordingly, you should not expect to receive an SOA from us.

### Will you receive a product disclosure statement?

Before investing in one of our financial products or services, you should be provided with relevant disclosure documents (generally either a Product Disclosure Statement or IDPS Guide) by your financial adviser.

These documents are designed to assist you to make an informed decision about the product or service, and will contain general information as well as details of the fees and charges which may apply, including any remuneration payable to your financial adviser (collectively referred to as Adviser Fees).

## External parties

### Administrator and Custodian

FNZ (Australia) Pty Limited ACN 138 819 119 ('Administrator') has been engaged as the administrator of IconiQ Investment

Custodial functions for IconiQ Investment are outsourced to FNZ Custodians (Australia) Pty Ltd ACN 624 689 694 ('Custodian'). The Custodian holds the assets for Ventura, as the operator of the Service and is not obliged to recognise any right or interest of any other person in relation to the assets. This means that there is no direct relationship between you and the Custodian, and that the Custodian does not provide any services directly to you.

Legal title to the assets will generally be held on trust, except where the assets are located in a place outside of Australia and either the law in that place does not recognise trusts or it is not reasonable for the assets to be held on trust in accordance with the law in that place. In all cases, the Operator must ensure that it is satisfied that the assets are held in a manner that, having regard to the relevant laws, provides reasonably effective protection in case of insolvency of the person holding the property. The Operator holds its beneficial interest in these assets on trust for you.

The Custodian will generally be entitled to be indemnified out of the assets of your account for expenses legitimately incurred by the Custodian in the exercise of its custodial functions. The Custodian may also hold a lien over assets in your account in respect of such expenses. This may delay the return of your account's assets, or in limited circumstances, could mean that a portion of your account assets may be sold by the Custodian to enable it to recover expenses legitimately incurred by it.

The Operator also maintains a register of the underlying holdings of each investor in the Service. Your Australian and international listed securities and cash holdings are held on your behalf by the Custodian, or by any sub-custodian we may appoint, while you retain beneficial ownership. We reconcile our records with the

Custodian's (or any sub-custodian's) records on a daily basis. We reserve the right to change the Custodian (or sub-custodian) or custodial structure of the Service from time to time without notice, including by appointing or removing Custodians or sub-custodians to hold your assets. In the event of any such change, you will remain the beneficial owner of the assets.

#### **Responsible Entity - Other**

Other responsible entities ('REs') that are approved by Ventura may also be the REs of other non-unitised and registered managed investment schemes (each, a 'Scheme') available through the IconiQ Investment.

#### **Other Service Providers**

We appoint various service providers including responsible entities for Schemes and portfolio managers to construct and manage the managed portfolios within the Schemes available through the IconiQ Investment, broker(s) to carry out trades made in client accounts and various other service providers. Full details of all investment choices, including applicable fees, and available via IconiQ Investment or from your adviser.

### **Related parties and service providers**

We or any of our service providers (including third party investment managers, custodians and administrators) may enter into transactions with, and use the services of, any related parties. It is our policy to ensure that such arrangements are on arm's length commercial terms. We or any related parties or any director or officer of any related party may invest in any financial product we issue or manage.

We may receive fees or derive a profit as an issuer of financial products and, where applicable, fees as an investment manager or IDPS operator.

Directors, being employees or independent directors receive a salary (from employment) or director fees. From time to time the directors may hold interests in shares of Centrepoin or financial products issued by us.

### **How do you obtain further information?**

This FSG contains general information about the financial products and services that we provide. When providing these financial services, we act on our own behalf as a financial services licensee. If you require more information about our products, please refer to the relevant PDS or IDPS Guide. You may also contact us via the details below.

### **Contact**

You can contact us in the following ways:

By Telephone: Ventura Client Services – 1300 738 421

By Email: [info@venturafm.com.au](mailto:info@venturafm.com.au)

By post:

Ventura Client Services

Ventura Investment Management Limited

Level 8, 309–315 George Street

SYDNEY NSW 2000

### **What financial services are we authorised to provide?**

Ventura is the holder of AFSL No. 253045. Our AFSL authorises us to provide the following financial services to retail and wholesale clients:

- providing general financial product advice for the following financial products:
  - basic deposit products limited to basic deposit products and deposit products other than basic deposit products;
  - interests in managed investment schemes including investor directed portfolio services; and
  - securities; and
- dealing in a financial product by issuing interests in managed investment schemes including investor directed portfolio services; and
- dealing in a financial product on behalf of another person in respect of the following financial products:
  - deposit and payment products limited to basic deposit products and deposit products other than basic deposit products;
  - interests in managed investment schemes including investor directed portfolio services; and
  - securities.

We are also authorised to operate registered managed investment schemes, as a responsible entity of the scheme, where the schemes are IDPS-like schemes.

In providing these financial services, we act on our own behalf.

### **How do you access our services?**

Generally, we will only accept applications and instructions for our products and services through financial advisers. However, we may in certain circumstances, accept instructions in writing by prior arrangement with us. Details of such arrangements are generally set out in the PDS.

### **Fees and other benefits**

We do not charge a fee for providing you with general financial product advice.

If you invest in one of our products or services, we will be remunerated through the fees we charge through that product or service. Our fees are set out in the disclosure document under which you acquired the product or service. This remuneration may include establishment fees, contribution fees, withdrawal fees, administration fees and transaction costs (including brokerage) applicable to the particular product. Some of these fees may be payable by us to other service providers, including investment managers, brokers and custodians for products or services provided to us in connection with any of the products we offer.

Financial advisers may receive (through their financial services licensee and in accordance with applicable legal requirements).

Adviser Fees, if they provide advice to you or arrange for you to invest in one of our products, are typically negotiable with your financial adviser and may be deducted from your product account should you authorise us to do so. The types of Adviser Fees you can agree with your financial adviser include adviser contribution fees, ongoing adviser fees, service fees and research fees.

The amount (or method of calculating the amount) of Adviser Fee should be disclosed in the FSG and/or SOA you should receive from the adviser. If you have an ongoing fee arrangement with your financial adviser, they must also provide you with a fee disclosure statement on an annual basis.

Our staff are paid a salary and may be entitled to receive bonuses and non-monetary benefits. These bonus payments are not an additional cost to you.

We do not pay fees or other benefits to third parties for solely referring customers to us.

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. We maintain a register of these benefits. If you would like to review our register, please contact us.

## Conflicts of interest

Potential conflicts may occasionally arise between the interests of investors, ourselves and our related parties and other parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest, act in the interests of investors and, if there is a conflict, give priority to investors' interests and/or duties (as applicable). We have policies, procedures and organisational arrangements in place to manage conflicts of interest.

## Cooling Off

Other than investments in the Service, or any other IDPSs or IDPS-like schemes which we may operate, a 14 day cooling off period may apply if you change your mind about your initial investment in one of our products. For further details, please refer to the relevant disclosure document.

## Privacy

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

Our Privacy Policy can be obtained by contacting us directly or by visiting our website at [www.venturafm.com.au](http://www.venturafm.com.au)

## Anti-Money Laundering and Counter-Terrorism Financing

We have regulatory and compliance obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Act). The AML/CTF Act is intended to regulate financial services transactions in a way that will help detect and prevent money laundering and terrorism financing.

You should be aware that we are required to carry out a procedure to verify your identity before allowing you to invest in

our products, and from time to time thereafter. Accordingly, we require your financial adviser to collect and verify your personal information and identification documentation on our behalf. Investors who do not supply the information or documentation requested or who supply inaccurate, false or misleading information or documentation, may find their application delayed or refused.

At times, we may be legally obliged to disclose the information and documentation you supply to third parties and/or law enforcement agencies, including the Australian Transaction Reports and Analysis Centre.

## How we deal with complaints

As part of our commitment to providing quality services to our clients, we endeavour to resolve all complaints quickly and fairly. Our policy is to acknowledge any complaint as soon as practicable, usually within 1 business day of receiving it. The complaint is investigated and properly considered and where a complaint is able to be satisfied, a written response is communicated as soon as practicable, and within 30 days after receipt unless particular circumstances apply. If you have a particular complaint regarding your financial product or investment, please contact the Claims team at Centrepoint.

Phone 1800 653 244  
Online [centrepointalliance.com.au/complaints](http://centrepointalliance.com.au/complaints)  
Email [complaints@cpal.com.au](mailto:complaints@cpal.com.au)  
Mail Claims Manager  
Centrepoint Alliance Limited  
Corporate Centre One  
Level 13, 2 Corporate Court  
Bundall QLD 4217

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678 (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

## Compensation arrangements

Ventura is insured under the terms of a current investment management insurance policy which satisfies the requirement under section 912B of the Corporations Act that Ventura has in place this type of insurance. These insurances provide cover even if one of our employees has ceased to work for us.

[www.venturafm.com.au](http://www.venturafm.com.au)

This document has been prepared and issued by Ventura Investment Management Limited ABN 49 092 375 258, AFSL 253045 (Ventura). Ventura is the Operator of IconiQ Investment and RE of IconiQ SMA and VMAPS. Information contained in this document is of a general nature only. It is not intended as advice, as it does not take into account your individual objectives, financial situation or needs. Investment can only be made by completing an application form attached to the relevant Product Disclosure Statement (PDS) or through the IDPS operator. Copies of PDS' and IDPS Guide are available from Ventura or your financial adviser.