



THREE PILLARS
PORTFOLIO MANAGERS

Financial Services Guide

27 January 2009

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Three Pillars Portfolio Managers Pty Ltd ABN 65 116 010 649,
Corporate authorised representative of van Eyk Research Limited
ABN 99 010 664 632, AFS License 237917 (authorised representative number 301271)

> This Financial Services Guide provides information about who we are, what services we provide, how we are remunerated and the procedures we follow when dealing with complaints

What is this document?

This Financial Services Guide (**FSG**) is an important document which we are required to give you as a providing entity of a financial service. The FSG is to assist you in determining whether to use the financial services provided by Three Pillars Portfolio Managers Pty Limited ABN 65 116 010 649 (**Three Pillars**), corporate authorised representative of van Eyk Research Limited ABN 99 010 664 632 AFS Licence 237917 (**van Eyk**) (authorised representative number 301271). The distribution of this FSG by Three Pillars has been authorised by van Eyk.

Three Pillars has prepared and issued this FSG. The matters covered by this FSG include:

- Who we are and how we can be contacted;
- What financial services we are authorised to provide you;
- How we are remunerated;
- Details of our conflicts of interest management policy and disclosure; and
- Details of our internal and external dispute resolution procedures and how you can access them.

You can contact us by:

Street & Mailing Level 10, 9 Castlereagh Street
Address: Sydney NSW 2000
Telephone: (02) 9225 6000
Email: support@vaneyk.com.au
Website: www.vaneyk.com.au

Our financial services

Three Pillars' business primarily comprises as a portfolio manager of Australian shares. Three Pillars operates managed accounts and provides advice predominantly on listed investment companies to wholesale and retail clients.

Three Pillars is authorised to provide the following financial services to wholesale and retail clients:

- (a) provide personal and general financial product advice about a broad range of financial products: securities (eg shares and non-government debentures); derivatives (eg swaps); stocks; managed investment schemes, including investor directed portfolio services (eg managed accounts); and
- (b) deal in each of the financial products referred to above, on behalf of another person.

About general financial advice

Any advice we give you will be general in nature and will have been prepared without taking into account your objectives, financial situation and needs. You should consult a financial adviser if you would like advice that is appropriate to your objectives, financial situation and needs. When making an investment decision in relation to a financial product you should first refer to the disclosure document (eg prospectus) (if any) for that product.

Three Pillars is authorised to provide all the above financial services as corporate authorised representative of van Eyk Research Limited, ABN 99 010 664 632, AFS Licence Number 237917, the authorising licensee. van Eyk's contact details are as follows:

Street & Mailing Level 10, 9 Castlereagh Street
Address: Sydney NSW 2000
Telephone: (02) 9225 6000
Email: support@vaneyk.com.au
Website: www.vaneyk.com.au

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Remuneration

Three Pillars does not currently receive remuneration in respect of the financial services it provides.

Conflicts of interest

Three Pillars takes seriously the management of conflicts of interest relating to its business. Three Pillars has established arrangements aimed at minimising such conflicts of interest. More information about these arrangements can be obtained on request from Three Pillars.

Compensation and Insurance

Three Pillars has effected professional indemnity insurance in accordance with its obligations under section 912B of the *Corporations Act*.

Complaints handling

Three Pillars is committed to: providing a high standard of client service; maintaining our reputation for credibility and accountability; independent ownership by a small number of individuals (who are also involved in the day to day management of Three Pillars).

If our services fail to meet your expectations we would like you to inform us of your concerns. Should you wish to lodge a complaint please contact us using the contact details listed above.

In the event that the outcome of your complaint is not satisfactory to you, you may request that the matter be referred to the Financial Ombudsman Service (FOS). You may request further information about the complaints scheme at any time. FOS may be contacted at any time. Their details are:

Financial Ombudsman Service

Street & Mailing	GPO Box 3
Address:	Melbourne VIC 3001
Telephone:	1300 78 08 08
Fax:	(03) 9613 6399
Website:	www.fos.org.au
Email:	info@fos.org.au

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