



# CW RM LIMITED FINANCIAL SERVICES GUIDE (FSG)

AFS licence no. 344369 Date prepared: 27 July 2023



# CW RM LIMITED

## FINANCIAL SERVICES GUIDE (FSG)

### Important information

This Financial Services Guide (FSG) is an important document and has been prepared by CW RM Limited ABN 40 139 340 195 (CW RM, we, us or our), the holder of Australian financial services (AFS) licence number 344369. This FSG is designed to assist CW RM's retail clients in deciding whether to use the financial services that we provide. The information in this FSG is current as at the date this FSG was prepared, as shown on the front cover of this document.

### Who we are

CW RM is a part of the Certainty Wealth group of companies which specialises in the management of property, debt, and security products within Australia. CW RM is the responsible entity of Certainty Income Fund ARSN 669 751 204 and Certain Property Australia Fund ARSN 640 809 365 (the Funds). Both Funds are registered financial asset managed investment schemes. The Funds are available for investment by both retail and wholesale clients.

### Information in this FSG

The information in this FSG relates to the financial services CW RM provides to retail clients investing in either or both Funds, and is designed to assist you in making a decision about whether to acquire a financial product or receive a financial service from us as a retail client.

If you invest in a Fund operated by CW RM or otherwise receive a financial service from CW RM as a retail or wholesale client, then please contact us using the details below if you have any questions or would like any further information regarding the financial services we provide to you.

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### The financial services we provide

CW RM provides financial services as part of its funds management business. CW RM is authorised to provide the following financial services to retail and wholesale clients by its AFS licence:

#### 1. Provide general financial product advice

CW RM is authorised to provide general advice in relation to the following financial products:

(a) Interests in managed investment schemes, excluding investor directed portfolio services (IDPS).

#### 2. Deal in a financial product

CW RM is authorised to deal in a financial product by issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

- (a) Interests in managed investment schemes, excluding IDPS.
- (b) Securities

CW RM is also authorised to deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:

- (a) Basic deposit products
- (b) General insurance products.
- (c) Interests in managed investment schemes, excluding IDPS.
- (d) Securities.

#### 3. Operate named registered managed investment schemes

CW RM is authorised to operate the Funds (including the holding of any incidental property) in its capacity as responsible entity, which may hold financial assets and, in the case of Certainty Income Fund, also mortgages. CW RM is not currently authorised to operate any other registered managed investment schemes as responsible entity.

#### 4. Provide a custodial or depository service

CW RM is authorised to provide a custodial or depository service, other than an IDPS.

### General advice only

CW RM is only authorised to provide general financial product advice. If you visit our website or contact us, you will receive factual information or general advice only. Any advice we provide is general only and does not take into account your objectives, financial situations or needs. You should consider the appropriateness of any general advice we provide in light of your own objectives, financial situation or needs before acting on the advice.

### Product Disclosure Statement (PDS)

In addition to this FSG, an electronic copy of the relevant PDS will be available on our website or you can request we provide a paper copy. The PDS contains information as to features, costs, risks and benefits of the financial product, as well as the fees we will charge in relation to the product. You should read the PDS in full before making any decision about whether to acquire the product. If you have any doubt as to whether an investment is appropriate for you, you should consult your financial adviser or other professional advisers.

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### The remuneration or other benefits we receive

The only remuneration CW RM and other Certainty Wealth group companies will receive in connection with your investment in the product offered by CW RM are the fees detailed in the relevant PDS. CW RM's employees and directors (or those of any other Certainty Wealth group company) do not receive any commissions in respect of (or attributable to) the provision of financial services to you, and are remunerated by salary and bonuses attributable to the performance of Certainty Wealth group products only.

CW RM does not pay commissions to financial advisers or other intermediaries in relation to any product acquired by you.

### The compensation arrangements we have in place

Professional indemnity insurance is in place that satisfies the requirements under section 912B of the Corporations Act 2001 for compensation arrangements. It covers legal liability arising from the financial services we provide to you. It also covers potential liability arising from compensation claims.

### Complaints

If you have a complaint about a product or service offered by CW RM, then please contact us using the details below:

Compliance Officer  
CW RM Limited  
Suite 103, 2 Miami Key  
Broadbeach Waters QLD 4218  
Telephone: +61 1300 854 655  
Email: notices@cwrm.com.au

The Compliance Officer will ensure your complaint is acknowledged in writing immediately or as soon as practicable and will ensure it receives proper consideration. Where possible, we will attempt to resolve a complaint at the first point of contact. If this is not possible, you will be notified that your complaint is being investigated and will be advised of the expected resolution date.

We will communicate our final proposal for resolution within 30 days of receiving all relevant information about your complaint.

If it is not possible for us to resolve the complaint within 30 days, then we will give you an up-date on the status of your complaint, the reasons for the delay and any further rights regarding your complaint.

CW RM is a member (no. 1482) of the Australian Financial Complaints Authority (AFCA), an external complaints resolution service approved by the Australian Securities and Investments Commission. If you are dissatisfied with our response, then you may raise the matter with AFCA. AFCA's contact details are as follows:

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Telephone: 1800 931 678 (free call)  
Email: info@afca.org.au



## CONTACT US

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