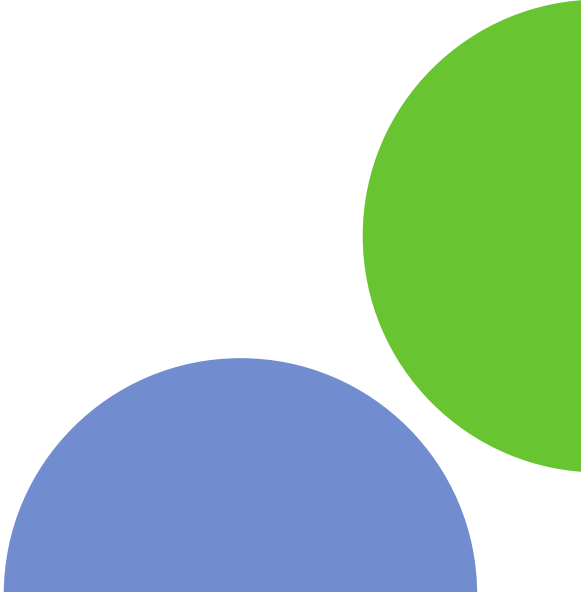




FE fundinfo Companies

# Financial Services Guide

As at 31 July 2024





This Financial Services Guide (“FSG”) has been prepared and provided by Zenith CW Pty Ltd ABN 20 639 121 403 (“Chant West”, “we”, “us”, “our”), AFS Representative No. 1280401.

This FSG is designed to provide important information regarding the financial services offered by Chant West and should be read carefully prior to obtaining our products and services. The FSG will provide you with details regarding the following:

- Who we are and how you can contact us;
- Details of our Licensee and our Licensee’s FSG;
- The financial services we are authorised to provide;
- How we are remunerated for our services;
- How we deal with conflicts of interest; and
- Details of how we handle complaints.

The provision of a FSG applies to all providers of advice as well as providers of other financial services. FSG provisions are designed to ensure that retail clients are given sufficient information to enable them to decide whether to obtain financial services from us.

The contents of this FSG is general information only and does not take into account the specific needs or objectives of any individual. Chant West provides no warranty as to the suitability of the services outlined in this FSG for any individual.

### **Not Independent**

As an entity within the Group, Chant West may receive soft dollar benefits and therefore Chant West and our advice are not able to be referred to as independent, impartial or unbiased in accordance with section 923A(1) of the Corporations Act 2001 (Cth) (the “Act”). For more information please refer to our **Conflicts of Interest Policy**.

## **About Chant West**

Chant West is a leading superannuation research and consultancy business which primarily provides research and advice to wholesale clients as well as a ratings service in relation to superannuation funds and super investment options. In 2020, Chant West was acquired by Zenith,



an AFSL-licensed, broad-based financial services business established in 2002 dedicated to the delivery of premium investment research and solutions, portfolio consulting, financial data and digital services to wholesale clients. In December 2021, Zenith and Chant West were acquired by FE fundinfo Ltd, a UK based global research and data provider.

The Group (“Group”) refers to FE fundinfo (Australia) Pty Ltd (“FE fundinfo”), Zenith Investment Partners Pty Ltd (“Zenith”), and Zenith CW Pty Ltd (“Chant West”) and where applicable, other related entities as updated from time to time.

## Contact details

### Chant West

Suite 1003, Level 10, 45 Clarence Street  
Sydney NSW 2000

**Telephone:** (02) 9361 1400

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

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

## About our Licensee

Chant West provides its financial services as an Authorised Representative of Zenith Investment Partners Pty Ltd (“Zenith”) ABN 27 103 132 672, **Australian Financial Services License (AFSL) No. 226872** under **AFS Representative No. 1280401**.

### Zenith’s contact details:

#### Zenith Investment Partners

Level 22, 376-390 Collins Street  
Melbourne VIC 3000

**Telephone:** (03) 9642 3320

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

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

Zenith has approved this FSG and has authorised Chant West to provide financial services as outlined in this FSG.



Zenith's FSG can be located here: [Financial Services Guide](#)

## Chant West services

As an Authorised Representative of Zenith, Chant West is authorised to provide general advice in relation to the following financial products:

- Life products, including investment life insurance products and life risk insurance products;
- Interest in managed investment schemes, include investor directed portfolio services;
- Securities; and
- Superannuation.

## Provision of General Advice

The Act defines advice on financial products as being either personal or general in nature. Please note that Chant West is a provider of General Advice only as defined under the Act in relation to the financial products for which it is authorised to provide financial services. Chant West does not provide personal financial advice.

To the extent that any of our products and services are considered General Advice, under the provisions of section 949A of the Act, Chant West is required to warn you that:

1. the advice has been prepared without taking into account your objectives, financial situation or needs;
2. you should consider the appropriateness of the advice, in the light of your own objectives, financial situation or needs, before acting on the advice; and
3. if our advice relates to the acquisition or possible acquisition of a particular financial product, you should obtain a copy of, and consider the PDS or offer document for that product before making any decision.

With regard to our product research and ratings, Chant West also recommends referring to the further information provided on our website, including the research methodology, ratings definitions and regulatory compliance available at <https://www.chantwest.com.au/> and [Our Methodology](#). Please also note that any data and information sourced from third parties (including



product issuers) in the provision of research cannot be independently verified by Chant West and we provide no guarantee as to its accuracy or completeness. Ratings may be updated, replaced or withdrawn at any time.

## How Chant West is remunerated for its services

Our research and advice is predominantly provided through written reports or via our website. Some of our research may be accessed by the general public through a subscription. Chant West charges licence fees to our research clients in return for a licence to access, use and in some cases make available to others, our research reports and tools. We may also charge clients a retainer or a fixed daily fee for providing services in relation to superannuation research and products.

Chant West does not charge superannuation funds for rating their products. However, we charge superannuation funds and investment managers a fee to rate their super investment options and for a license to use our ratings for promotional purposes. These clients may also purchase our research services. Chant West's fees and any remuneration are not linked to the views expressed in Reports or rating outcomes in any way.

Zenith and Chant West regularly review any soft dollar benefits received by employees to ensure compliance with its internal policies and procedures.

All employees of Zenith and Chant West are paid a salary and may be entitled to receive a bonus or have a sales commission plan (in relation to wholesale clients), where relevant to their role and as offered by the Group from time to time at its discretion.

Due to the nature of the products and services provided by Chant West, the extent that any amount of the remuneration, commission or other benefits we may receive in respect of, or that is attributable to our services cannot be ascertained at the time this FSG is provided. Further particulars regarding this information can be requested in writing prior to obtaining our products and services using the contact details included in this FSG.

## How we deal with conflicts of interest

Chant West has a [Conflict of Interests Policy](#) governing the financial products and services that we provide. This policy includes governance relating (but not limited to) the following issues;

**Remuneration:** Chant West provides products and services to clients via subscription to our



website or through provision of reports and tools. Chant West charges fees for these services which are tailored in relation to the depth of services provided. Fees are not linked to rating outcomes as Chant West does not charge superannuation funds for rating their products. Chant West does charge superannuation funds and investment managers a fee to rate their super investment options and to use our ratings for promotional purposes. Any discussions relating to remuneration occurs with appropriate information barriers in place.

**Communication policies:** Chant West's policy on communication ensures that relevant information is not communicated outside of Chant West prior to reports being provided to clients.

**Approval process:** Research quality and integrity is maintained by ensuring all research is approved by peer groups and authorised by experienced supervisors, usually at Director/ General Manager level.

**Material interests:** Directors and employees generally do not have a material interest in any of the financial products on which research is provided. Should Chant West, its Directors or employees have any financial interests in such a product, action will be taken in accordance with our Conflicts of Interest Policy, which includes mandatory disclosure of these interests in the relevant report, adherence to staff trading closed periods, declining to provide research or exclusion of any individuals with an interest from the research process.

**Associations or relationships:** Chant West has no related party or other association links with product issuers or fund managers. Conflict management arrangements are in place where Chant West provides research services to financial advisory businesses that provide financial planning services to investors and are also associated entities of product issuers. Where applicable, any such relationships are disclosed in the relevant Chant West Reports.

## Complaints and dispute resolution

Chant West is committed to maintaining high standards of client services and accountability. Any concerns should be directed to us via the contact details supplied in this FSG.

Complaints can be sent directly via email to [complaints@zenithpartners.com.au](mailto:complaints@zenithpartners.com.au) and will be handled in accordance with our internal complaints handling procedure.

In the event that any complaints handling is not satisfactory, you may request that the matter be referred to the Australian Financial Complaints Authority (AFCA) of which Zenith is a member and



under which Chant West is covered.

AFCA is an external dispute resolution scheme established to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. There is no charge to consumers for any service provided by AFCA in handling complaints.

***Australian Financial Complaints Authority***

*Website:* [www.afca.org.au](http://www.afca.org.au)

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

*Phone:* 1800 931 678

*Mail:* Australian Financial Complaints Authority

*GPO Box 3*

*Melbourne VIC 3001*

## **Professional Indemnity Insurance**

Zenith maintains adequate professional indemnity insurance in accordance with its obligations under section 912B of the Act. Chant West is covered by Zenith's professional indemnity insurance.

**This FSG is current as at 31 July 2024.**