

ANDIKA PTY LTD FSG PART 2

REPRESENTATIVE PROFILE: ALDERSLEY CAPITAL PTY LTD

This profile was prepared on 31st January 2024 by Aldersley Capital Pty Limited (“Aldersley Capital”), a Corporate Authorised Representative (AR number 420193 of ANDIKA Pty Ltd, an Australian Financial Services Licensee (AFSL number 297069). ANDIKA's contact details are provided in the first part of this FSG. This Profile must be read in conjunction with the first part of this FSG dated 20th July 2023. John Aldersley is your Representative and a director of Aldersley Capital

Are you authorised to provide financial services and products?

Yes, Aldersley Capital and John Aldersley as a director of Aldersley Capital Pty Ltd, are authorised by ANDIKA Pty Ltd and John Aldersley is qualified to act as a representative.

What areas are you authorised to advise on?

Aldersley Capital and John Aldersley are authorised to provide financial product advice as a corporate authorised representative of ANDIKA P/L as indicated below:

- Basic Deposit Products
- Securities;
- Derivatives;
- Superannuation;
- Standard margin lending;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Schemes;

for retail and wholesale clients. However, Aldersley Capital and John Aldersley have opted out of providing personal advice to retail clients. ***Any advice you receive will be limited to factual information or general advice.***

The focus is on providing an online non-unitised Managed Account solution for self-directed investors where Aldersley Capital acts as the investment model manager. It is branded “Aldersley Capital Direct”. This is conducted within a retail financial product known as a registered managed investment scheme.

There are two possible approaches:

1. If you are able to work out from the Aldersley Capital website, and the key documents within the Investor Portal (the Product Disclosure Statement (PDS), Investment Menu, and the TMD) that the product is suitable for your needs and is at least as likely to meet your objectives as any other, and providing you have between \$5,000 and \$100m to invest, you can complete an application online within 5 minutes, without first seeking general advice from us. If needed, the call-centre of the Responsible Entity can clarify any application details. The online process allows you to determine the suitability of the product, and select your preferred choice of managed portfolio, managed by Aldersley Capital. You deal directly with the Responsible Entity on client service matters who provides any general advice about the administration of the product. We provide online investment updates. OR
2. If you require general advice from John Aldersley or Aldersley Capital, for example if you are contemplating switching from an alternative financial product and need to call or email us for some assistance to do, then you enter into a general advice relationship with us. Aside from reading this FSG, we will require you to first complete and sign a General Advice Warning letter, which makes it clear that we will not consider your personal objectives, needs or financial situation when providing any general advice. In other words, our advice to you is not personal financial advice. This does not exclude former clients of John Aldersley who have provided full details in the past. Merely possessing full details of your circumstances does not preclude limiting the advice to general advice. We do not charge for general advice nor for catching up on old times about golf or wine.

What is your background and experience?

John Aldersley has over 50 years of experience in financial services, encompassing global funds management, institutional stockbroking (Head of Derivatives) and in 1996 launched DirectPortfolio, Australia's first Separately Managed Account registered as a managed investment scheme. For 6 years to 2004 he wrote a popular weekly article, "Notes of a Professional Investor", in the Sun Herald newspaper. After a 5 year retirement break, since 2013 John has focused purely on investment management.

Qualifications:

B.A. (Econ), M.A. (Finance & Investment)

ASX Derivatives accreditation Levels 1 & 2

Diploma of Financial Planning DFP1, DFP7 (Advanced Investment Planning)

Kaplan -Taxation Planning, Risk Management, Superannuation & Retirement Planning, Investment Planning.

How will I pay for the services provided?

Everything is automatically done for you. The Responsible Entity deducts a management fee monthly from your account as authorised by you via their application form of their PDS, retains their share as an administration fee and pays the balance to Andika, who deducts their share and passes the balance to Aldersley Capital.

The fee will vary according to which of three models is selected and is discounted by how much you invest as follows:

Model Chosen	Model Fee A	Admin fee B	Management Fee =A+B
Managed Equity	1.00%	0.25%	1.25%
Income Plus	1.00%	0.25%	1.25%
Global Thematic	1.00%	0.25%	1.25%

Account Size	Discount on whole balance of investment
0 - \$500,000	0%
\$500,001-\$1,000,000	20%
\$1,000,001 - \$2,000,000	30%
\$2,000,001-\$3,000,000	40%
Over \$3,000,000	50%

In the above tables, if you invest \$50,000 in either the Income Plus or Global Thematic models, the Administrator retains 0.25% and pays 1.0% to Andika. If you invest \$50,000 in the Managed Equity model, the Administrator retains 0.25% and Andika is paid 1.0% per annum. If your investment is over \$500,000 in any one model your fees are reduced by 20%. Over \$3m, by 50%. In other words, an investment of over \$3m in the Managed Equity portfolio attracts a management fee of 0.625% of the whole amount, of which Andika receives 0.50%. Fees are calculated on daily outstanding balances.

The single management fee **includes** the administration fee levied by the Responsible Entity. An online calculator in the Investor Portal lets you see exactly how much you will pay (in % per annum or in \$) depending on your choice of model and how much you intend to invest. Details of the model fee are also set out in the Investment Menu for Aldersley Capital Direct which forms part of the Key Documents of the PDS.

Brokerage and any government charges (such as GST) are deducted from the proceeds of a sale or added to the purchase price of a transaction as executed on your behalf by the Responsible Entity. Aldersley Capital receives no benefit of brokerage. Brokerage is as set out in the PDS.

All fees deducted by a Responsible Entity from your account which are due to us are paid to ANDIKA. ANDIKA deducts a fixed amount, and passes on other costs like compliance, then retains 15% (subject to a minimum amount) and then pays 85% of the balance of these fees to Aldersley Capital.

Other Fees – charged by the Responsible Entity

A Responsible Entity has a right to charge you other fees as part of the registered scheme it offers to you. For example, if a model contains foreign securities, there is an additional foreign custody fee. Details are in the PDS Part One. For the foreseeable future there will be no foreign listed securities held, all exposures will be indirectly via locally listed ETF's. In any event, neither ANDIKA nor Aldersley Capital receives any portion of these other fees.

Do any relationships or associations exist which might influence you in providing me with the financial services, other than outlined in the Financial Services Guide?

In the light of the FOFA reforms on conflicted remuneration when Aldersley Capital is both providing general advice about the application and is the investment manager selected then a client needs to provide consent to an investment fee being charged. ANDIKA requires you to read an approved **General Advice Warning letter**, which inter alia, contains your consent to pay these fees to Andika and Aldersley Capital which are termed conflicted remuneration under law. It contains an **Authority to Proceed form** which you must sign and return before we can proceed to provide the advice about the product. If you invest directly without seeking any prior general advice, there is no requirement for us to do so.

Contact details for Aldersley Capital

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