

Financial Services Guide

1 July 2017

1. Purpose and contents of this Financial Services Guide (FSG)

This FSG is designed to assist you in deciding whether to use any of our financial services, by including important information such as:

- > Who we are
- > How you can contact us
- > What services we are authorised to provide
- > How we are remunerated for these services
- > Ability to negotiate fees
- > Any (potential) conflicts of interest we may have; and
- > Our internal and external dispute resolution process.

If you would like further information, please ask us.

2. Name of service provider and related companies

The service provider is UCA Funds Management, which is a registered business name of UCA Funds Management Limited ABN 46 102 469 821, a company limited by guarantee. It is wholly owned by The Uniting Church in Australia Property Trust (Victoria) ABN 39 703 442 583 and The Uniting Church in Australia Property Trust (Tas.) ABN 88 774 033 774 (the Church).

UCA Funds Management is also the parent company of UCA Cash Management Fund Limited ABN 41 075 948 444 and UCA Growth Fund Limited ABN 39 075 948 435.

3. Australian Financial Services Licence (AFSL) details and financial services provided

UCA Funds Management holds an AFSL (Number 294147) and is authorised to provide general financial product advice, and to deal by arranging, in relation to deposit and payment products, securities, derivatives, government debentures, stocks or bonds and interests in managed investment schemes (excluding investor directed portfolio services) to retail and wholesale clients.

UCA Funds Management will also act as an intermediary under s911A(2)(b) of the Corporations Act 2001 (Cth) to enable the following entities to issue non-cash payment

products, such as direct debit/credit facilities and telephone transactions:

- > UCA Cash Management Fund Limited
- > UCA Growth Fund Limited

(collectively referred to as Uniting Church companies)

Charitable Fundraising exemption

UCA Funds Management also provides general financial product advice and dealing by arranging services to retail and wholesale clients in relation to investments in the following:

- > UCA Enhanced Cash Portfolio
- > UCA Growth Portfolio
- > UCA Australian Equities Portfolio
- > Funeral Fund

(collectively referred to as the Exempt Fund and Portfolios)

The Exempt Fund and Portfolios are issued under ASIC Class Order 02/184 (as extended by ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813).

The issuer of the Funeral Fund is UCA Cash Management Fund Limited.

Investments in the UCA Enhanced Cash Portfolio represent debentures issued by UCA Cash Management Fund Limited and investments in the UCA Growth Portfolio and UCA Australian Equities Portfolio represent debentures issued by UCA Growth Fund Limited. These debentures represent a liability of the respective company to investors that must be satisfied out of that company's assets but investors do not have a beneficial entitlement to the assets of these companies.

Please note that the Uniting Church companies are charitable bodies under ASIC Class Order 02/184 (as varied by ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813) and therefore exempt from various disclosure, fundraising and licensing provisions of the Corporations Act. For this reason the Uniting Church

companies are not required to issue a Product Disclosure Statement for the Exempt Fund and Portfolios nor to lodge such a document with the Australian Securities and Investments Commission.

The Exempt Fund and Portfolios (the Funds) are not prudentially supervised by the Australian Prudential Regulation Authority. Therefore, an investor in the Funds will not receive the benefit of the financial claims scheme or the depositor protection provisions in the Banking Act 1959. Investments in the Funds are intended to be a means for investors to support the charitable purposes of the Funds.

Regulated Product Offerings

UCA Funds Management is the issuer and operator of the following registered managed investment schemes:

- › Uniting Ethical Australian Equities Trust
- › Uniting Ethical Enhanced Cash Trust

(collectively referred to as Registered Trusts)

UCA Funds Management, although a charitable body, will issue Product Disclosure Statements for the Registered Trusts because they are fully regulated under the Corporations Act.

Investments in all the above Registered Trusts, Exempt Fund and Portfolios cater for persons who wish to promote the charitable purposes, and support the work, of the Church and for whom profit considerations are not of primary relevance in their decision to invest.

All investments are managed by UCA Funds Management within the Ethical Investment Policy approved by The Uniting Church in Australia, Synod of Victoria and Tasmania. Surpluses are applied towards the charitable objects, and promotion of interests, of the Church.

4. Contact details of UCA Funds Management

UCA Funds Management

Level 5, 130 Little Collins Street, Melbourne VIC 3000

Tel: 1800 996 888 / (03) 9251 5450

Fax: (03) 9650 7074

Email: info@ucafunds.com.au

Website: www.ucafunds.com.au

5. Method of providing financial services

If you wish to utilise our services you may issue us with instructions in any of the following ways:

- › in person; or
- › in writing (including email or facsimile, subject to specified conditions).

6. Nature of advice

Please note that UCA Funds Management does not provide personal advice to retail clients (advice which takes into consideration one or more of your financial objectives, circumstances or needs). Accordingly we are not required to give you a 'statement of advice'.

We are obliged to warn you that our general advice provided to you as a retail client does not take account of your objectives, financial situation or needs. Before acting on our advice you should therefore consider whether our advice is appropriate to your circumstances.

7. Documentation

UCA Funds Management will provide clients with the relevant documentation to facilitate and confirm requested transactions.

If you are considering an investment in one of our Registered Trusts, Exempt Fund or Portfolios, we will also provide you with a Product Disclosure Statement and Additional Information Booklet in the case of a Registered Trust or an Offer Document and an Additional Information Booklet in the case of an Exempt Fund or Portfolio. These documents describe the benefits and risks of the investment and detail the applicable terms and conditions so that you can make an informed decision whether to make an investment.

8. Our record-keeping obligations

UCA Funds Management will seek to ensure that comprehensive and accurate records of any general advice provided and transactions undertaken, are properly maintained.

9. Who do we act for?

UCA Funds Management is responsible for the financial services we provide to you under our AFSL, and does not act as a representative of any other licensee in relation to the services or products we provide.

10. Remuneration/commission/benefits expected to be received by UCA Funds Management for provision of financial services

UCA Funds Management is remunerated by way of a management fee for its general advice and arranging services, which is payable as part of the fees and costs of each product. Applicable fees and costs are detailed in the Product Disclosure Statement or Offer Document for each product, with further information set out in the Additional Information Booklet. You may request within a reasonable time of receiving this FSG and before any financial services

are provided, particulars of remuneration or other benefits relating to our financial services.

Our remuneration is generally calculated by applying a management fee percentage to the value of the net assets in each Registered Trusts, Exempt Fund or Portfolios. UCA Funds Management's representatives are remunerated by way of salary and other benefits. No commissions are paid.

11. Ability to negotiate fees

UCA Funds Management may negotiate reduced fees with any wholesale investor (as defined in the Corporations Act 2001). We may also offer discounted fees in accordance with Australian Securities and Investment Commission (ASIC) policy.

12. Disclosure of any relevant conflicts of interest

UCA Funds Management operates under the umbrella of The Uniting Church in Australia, Synod of Victoria and Tasmania, and does not have any other relationships or associations which might influence us in providing you with our services.

13. Dispute resolution

UCA Funds Management has an internal dispute resolution process in place to resolve any complaints or concerns you may have, quickly and fairly. Any complaints or concerns should be directed to the Complaints Handling Officer (by email, telephone, fax or letter) at the address and telephone/fax numbers provided in section 4 of this FSG.

We will seek to resolve and respond to complaints promptly and fairly, and will investigate your complaint, and provide you with our decision, and the reasons on which it is based, in writing within 45 days. If you are dissatisfied with the outcome, you have the right to lodge a complaint with the Financial Ombudsman Service at the contact details below, an approved external dispute resolution scheme, of which UCA Funds Management is a member (membership no: 12212). You may also make a complaint via the ASIC freecall Infoline on 1300 300 630.

Financial Ombudsman Service

GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

14. Privacy

UCA Funds Management is committed to compliance with the Privacy Act and the Australian Privacy Principles, and providing you with financial products and services in a manner which ensures your right to privacy is respected.

We only collect, use and retain personal information which is necessary to provide you with access to, and information about, our services. Where we disclose your personal information to external parties, such as our professional advisers, they are required and committed to protecting your privacy. If you wish to access or update information we hold about you, please ask us and we will make arrangements for you to do so.

A copy of our privacy policy is available from us. Please contact us if you have any concerns.

15. Professional indemnity insurance

UCA Funds Management maintains adequate professional indemnity insurance to cover the financial services it provides under its AFS Licence in accordance with applicable legal requirements.

Further information is available upon request.

16. Custodian

The Northern Trust Company (acting through its Australian branch) (Northern Trust) has been appointed to hold the assets of the Registered Trusts, Exempt Fund and Portfolios under a Master Custody Agreement. As Custodian, Northern Trust will safe-keep the assets, collect the income and act on directions from UCA Funds Management to settle trades. Northern Trust does not make investment decisions in respect of the assets it holds.

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