



FINANCIAL SERVICES GUIDE

AllianceBernstein Investment Management Australia Limited

ABN 58 007 212 606

Australian Financial Services Licence No. 230683

AllianceBernstein Australia Limited

ABN 53 095 022 718

Australian Financial Services Licence No. 230698

This FSG is designed to help you as a retail client decide whether to use our products or services and to ensure that ABIMAL and ABAL comply with their obligations as financial services licensees.

This FSG tells you:

- + About us and our financial services and financial products
- + The commissions, fees or other benefits that may be paid to us and staff members
- + Our compensation and insurance arrangements
- + If you have a complaint, how it will be dealt with
- + How you can contact us

If you have any questions about us or about this FSG, please contact us. Our contact details are set out at the end of this FSG. Any changes to these details for ABIMAL and ABAL can be found at

www.alliancebernstein.com.au

If you choose one of our products or services, we will, if required, provide you with a Product Disclosure Statement ("PDS") or other offer document relating to that product or service before you acquire it. The purpose of these documents is to help you make an informed decision about the financial product and to comply with our obligations as financial services licensees.

ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is issued by AllianceBernstein Investment Management Australia Limited ABN 58 007 212 606 ("ABIMAL") and AllianceBernstein Australia Limited ABN 53 095 022 718 ("ABAL") (collectively AB, we, us or our) to inform you of the financial services we offer.

WHO IS ALLIANCEBERNSTEIN?

ABAL and ABIMAL are both wholly owned subsidiaries of AllianceBernstein L.P and part of the AB group.

AllianceBernstein L.P. is a leading global investment management firm that offers high-quality research and diversified investment services to institutional clients, individuals and private clients in major markets around the world.

ABAL and ABIMAL are each responsible under their Australian Financial Services Licence ("AFSL") for the products services they provide and are not representatives of any other AFSL holder.

WHAT COMMISSIONS, FEES OR OTHER BENEFITS ARE RECEIVED?

If you invest in a fund that we offer, ABIMAL will receive fees as the responsible entity of that fund and ABAL will receive manager fees in relation to your investment in that fund. Additionally, in certain circumstances our parent company, AllianceBernstein L.P., may also receive a fee for acting as investment manager in relation to your investment in the fund. Full details of the fees and charges you may pay and any benefits we may receive in connection with these funds are included in the relevant PDS for those funds.

Compensation for our employees and directors consists of base salary and incentive compensation, to the extent permitted by law.

Directors and employees of AB may from time to time hold shares, or interest in shares, in AB or its related bodies corporate.

To the extent permitted by law, we may also pay annual or upfront referral payments and other benefits to financial advisers and third parties for referring investors to us. This is not a direct cost payable by you.

You may request particulars of the remuneration and other benefits that AB, its related bodies corporate, directors, employees any financial advisers or other third parties receive in relation to a product or service on request within a reasonable time after you are given this FSG, and before you are provided with any financial service described in this FSG.

COMPENSATION AND INSURANCE ARRANGEMENTS

AB has professional indemnity insurance in place which satisfies the requirements for compensation arrangements under s912B of the Corporations Act.

PROVIDING INSTRUCTIONS TO US

You can give us instructions by completing the application form in the relevant PDS or offer document. Alternatively, you can contact us using the contact details at the end of this FSG.

WHAT FINANCIAL PRODUCTS AND SERVICES DO WE OFFER?

ABIMAL and ABAL each hold an AFSL authorizing the provision of the financial services set out below:

Authorised financial services and the financial products to which they relate	ABIMAL (AFSL No. 230683)	ABAL (AFSL No. 230698)
General financial product advice for, and/or deal in:		
Derivatives	✓	✓
Foreign exchange contracts	✓	✓
Government debentures, stocks or bonds	✓	✓
Interests in managed investment schemes (excluding IDPS)	✓	✓
Securities	✓	✓
Operating registered managed investment schemes ("MIS") in its capacity as responsible entity:		
MIS which only hold Derivatives and Financial Assets	✓	x

ABIMAL and ABAL are also authorised by their respective AFSLs to underwrite interests in managed investment schemes and an issue of securities.

Additionally, ABAL and ABIMAL's representatives are only authorised to provide general financial product advice. We do not give personal advice to retail or wholesale clients. In particular we do not take into account your objectives, financial situation or needs when giving general financial product advice. Before investing in any financial product issued by a member of the AB group you should obtain legal, financial and taxation advice in order for you to determine whether the financial product is suitable for you.

COMPLAINT HANDLING

AB has established procedures for dealing with complaints. A copy of our Complaints Policy is available [here](#).

If you are an Indirect Investor you should contact your IDPS operator with your complaint. If you are under the advice of a financial advisor, you may contact your financial advisor with your complaint.

If you have directly invested with AB, you may contact your AB adviser or the AB Complaints Officer.

You should contact the AB Complaints Officer at any time if you require any assistance in lodging your complaint.

AB Complaints Officer

AB
Level 32, Aurora Place
88 Phillip Street
Sydney NSW 2000
Phone: +61 (0)2 9255 1299
Fax: +61 (0)2 9247 1786
Email: ComplaintsAustralia@ABglobal.com

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Tel: 1800 931 678 (free call)
www.afca.org.au
info@afca.org.au

OUR COMMITMENT TO PRIVACY

ABIMAL and ABAL are committed to using any personal information provide by you in a way that respects your privacy.

We will collect, use and disclose all personal information required in connection with our product or services in accordance with all applicable laws as well as our Privacy Policy, available [here](#).

CONTACTING ABIMAL AND ABAL

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