



GUARDIAN SECURITIES LIMITED
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FINANCIAL SERVICES GUIDE

Warning: The financial advice that we give you is general product advice only. It does not take into account your specific objectives, financial situation or personal needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situation or needs, to act upon the financial advice that we give you or the information contained in the attached Product Disclosure Statement (PDS) or any Supplementary PDS (SPDS).

Guardian Securities Limited (ACN 106 187 731) (Guardian), holds an Australian Financial Services Licence (AFSL No. 240506) issued by the Australian Securities and Investments Commission (ASIC). Guardian is the Responsible Entity (RE) for the Master Mortgage Fund No. 6 (Scheme). This Scheme is a managed investment scheme (ARSN 114 364 886) registered with ASIC.

This Financial Services Guide (FSG) is designed to help you decide if you wish to acquire financial services from Guardian and to ensure that we comply with our obligations as a financial services licensee. This FSG includes information about:

- ◆ who we are and how you can contact us;
- ◆ the financial services we are licensed to provide;
- ◆ our complaints handling procedure.

Guardian is authorised to operate the Scheme, to issue interests in the Scheme and to provide to you general product advice only in relation to the Scheme.

We will provide to you a PDS for the Scheme, which was issued on 21 January 2009. We may also provide a SPDS which specifically outlines a particular mortgage Investment in the Scheme. The PDS and SPDS outline the risks and returns associated with an Investment in the Scheme. We recommend that you read the PDS and any SPDS in its entirety before making a decision to invest.

Guardian is entitled to receive remuneration as set out in Pages 25-27 of the PDS in connection with the provision of the financial services described in this FSG. If Guardian provides you with general financial product advice in relation to the Scheme, Guardian may be entitled to a commission of up to 1.0% of the amount that you Invest in the Scheme. Guardian pays a salary to its employees and they or their associates may also benefit from the general performance of Guardian.

If you have any complaints about us, please write to the Compliance Manager, Guardian Securities Limited, P. O. Box 170 Robina DC Qld 4226, or phone 1800 60 11 77.

You will be contacted in writing within 7 working days acknowledging receipt of your complaint and we will try to resolve any issues you may have. If any issues are not resolved to your complete satisfaction within 28 days, you can refer the matter to the Financial Ombudsman Service, GPO Box 3, Melbourne Vic 3001 or call them on 1300 780 808. You may also contact ASIC on 1300 300 630.

Providing Entity and RE:

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Licensee:

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