

About This Guide

This Financial Services Guide (FSG) is an important document. It provides you with information about us and is designed to help you decide whether to use the financial services we offer. It also explains what we charge, how our Financial Planners are paid and what to do if you have a complaint.

About Us

This guide has been prepared and issued by My Super Future Pty Ltd (MSF) (AFSL No. 411440) (ABN 38 122 977 888), an Australian Financial Services Licensee. MSF has been engaged by QIEC Super Pty Ltd (QIEC Super) and Club Plus Qld Pty Ltd (Club Super) to provide financial services to their fund members. We therefore also trade as 'QIEC Financial Planning' and 'Club Super Financial Planning'. Our contact details are listed below:

Office Address:	Level 2 - West Tower 410 Ann Street Brisbane QLD 4000
Postal Address:	PO Box 10478 Brisbane Adelaide Street QLD 4000
Phone Number:	(07) 3238 1485
Email Address:	admin@mysuperfuture.com.au
Website:	www.mysuperfuture.com.au

What We Can Advise On

MSF can provide general and personal advice relating to Superannuation, Retirement, Insurance, Debt, Centrelink, Investments, Estate Planning and more. We are licensed to deal in the following financial products:

- Deposit products
- Government Debentures, Stocks and Bonds
- Life products
 - Investment Life Insurance products
 - Life Risk Insurance products
- Managed Investment Schemes
- Securities
- Margin Lending products
- Retirement Savings Accounts and Income Streams
- Superannuation (including Self-Managed Superannuation)

What We Can't Advise On

MSF does not provide advice in any of the following areas:

- Direct Property
- Direct Shares
- General Insurance
- Managed Discretionary Accounts
- Legal matters
- Accounting

Financial Services and Fees

General and Personal Advice

MSF can provide you with both general advice (which does not take into consideration your personal circumstances) and personal advice.

Your initial advice appointment is complimentary and obligation free. The fee for advice will depend on the complexity of the advice being provided and can range anywhere from \$330 to \$3,300 (including GST).

Future Advice

We provide two options for future advice. Our clients have the option to sign up for a formal review which means we will contact you at a future date to review your advice. There will be a fee involved with this option, which will be agreed upon in advance and will depend on the level of service to be provided.

Alternatively, you have the option of choosing to contact us directly when you deem appropriate or when you require new advice.

Implementation and Execution Only

If you require assistance with the implementation of our advice we may charge a fee. Our implementation fees range from \$55 to \$110 (including GST). We can also provide an 'execution only' service where we carry out instructions that you give to us, without us having provided you with any personal advice (e.g. lodging documents on your behalf). The fee charged will depend on the complexity of work involved.

Payment Options

Any out-of-pocket fees can be paid via EFT or cheque. If the advice provided is superannuation related, then you may have the option of having the out-of-pocket fee deducted from your superannuation account.

The Financial Planning Process

You can expect the Financial Planning process to involve the following steps:

1. Obtain relevant personal and financial information
2. Identify your goals, needs and objectives
3. Develop an appropriate advice strategy
4. Prepare and provide written advice
5. Implement the advice as required
6. Agree on future advice and review needs

We are required to provide all personal advice in writing using a document called a 'Statement of Advice' (SOA), also known as a 'Financial Plan'.

Our Financial Planners

All of our Financial Planners adhere to the high standards of professional and ethical conduct expected of them.

We are obliged to act in the best interests of our clients and to exercise a duty of care when providing advice. These obligations are guided and enforced by the Tax Practitioners Board (TBP), the Australian Securities and Investments Commission (ASIC) and the Financial Planning Association of Australia (FPA).

Relationships with Product Issuers & Remuneration

MSF is engaged by both QJEC Super and Club Super to provide financial planning advice and services to their members. Both QJEC Super and Club Super pay MSF a fee for these services.

MSF charges fees for financial services on a strict 'Fee for Service' basis. Our fees are not driven by shareholder or company profit incentives and our Financial Planners receive a fixed salary with no bonuses payable for any product or performance related sales targets.

Information Required

In order for us to give you personal advice we will ask you to provide us with information on your financial goals, assets, liabilities, income and expenses, insurance and estate planning details. You have the right to not disclose information to us, however, you must be aware that the advice you receive may not be suitable to your needs or personal situation. If you do not provide us with a sufficient amount of information, we can decline to provide you with personal advice. If we provide you with personal advice, you should carefully read your Statement of Advice (SOA) before making any decisions relating to financial advice or products.

Privacy

The privacy and security of your personal information is important to us. Your information will be collected and handled in accordance with our Privacy Policy, which is in line with the requirements of privacy legislation. A copy of our Privacy Policy can be found on our website at: www.mysuperfuture.com.au

Additional Advice

Where you require additional advice, this will be provided to you in writing in the form of a Record of Advice (ROA) or another Statement of Advice (SOA). If you have not already been provided with a written copy of the advice, you may request a copy from us via email, phone call, letter or verbally in person.

How to Give Us Instructions

You can give us instructions via email, phone call, letter or verbally in person. We will advise at the time if we require any specific instructions in writing.

Complaints

If you ever have a problem with any advice or service we have provided we will endeavour to address this as soon as possible. Complaints can be made via email, phone call, letter or verbally in person. We will address your concerns and try to resolve them quickly. We aim to resolve any complaints as soon as possible but no longer than 45 days from the time of receipt.

If you are dissatisfied with our handling of your complaint or the final decision, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute handling body that assists consumers and financial service providers to resolve disputes that cannot be resolved directly. AFCA is independent, impartial and offers an accessible alternative to the court system for resolving disputes.

You can contact AFCA as follows:

Australian Financial Complaints Authority

Postal Address: GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Compensation Arrangements

MSF has professional indemnity insurance cover in place to compensate for loss or damage suffered by clients because of breaches of obligations under financial services laws.

This insurance cover includes claims in relation to the conduct of both past and present representatives of MSF. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.