

About this guide

This Financial Services Guide (FSG) is designed to help you decide whether to use the financial services we offer. It includes information on:

- Who we are
- The products we can advise on and deal in
- Other documents you may receive from us
- The services we provide and the fees we charge
- Any other benefits we receive and how we are paid
- Information about referrals
- Your personal information
- Complaints process and compensation arrangements

Who we are

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. The financial services we refer to in this guide are offered by your adviser on behalf of My Super Future Pty Ltd.

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The products we can advise on and deal in

MSF is licensed to provide financial product advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Government Debentures, Stocks and Bonds
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities
- Superannuation

Other documents you may receive from us

In addition to this FSG, if we provide you with personal advice you will receive a written Statement of Advice (SOA) document from us.

If we provide you with further advice, you will either receive another SOA or a written Record of Advice (ROA) document from us.

If we recommend a financial product to you, we may also provide you with a Product Disclosure Statement which outlines the features and costs of the product in detail.

The services we provide and the fees we charge

Advice Process

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

- Identify your goals, needs and objectives
- Gather your personal and financial information
- Analysis of information and development of strategy
- Prepare and present written advice
- Implement advice
- Review advice needs ongoing

You may request a copy of your advice document from us at any time up to seven years from the date the advice was provided. You can contact us and give us instructions or requests via email, phone call, letter or in person. We will advise at the time if we require any specific instructions in writing.

All services

Below is a list of the services we provide and information on our fees. The fees we charge are inclusive of GST and depend on the time and complexity involved in the work we complete for you. The fees are calculated based on hourly rates of between \$110 per hour and \$330 per hour. The fee will be agreed upon with you before we commence any work.

Initial appointment

During your initial appointment we will explore your reasons for seeking advice and determine how we can assist you to achieve your financial goals and objectives. The first consultation is at our cost and is obligation free.

Initial advice

If you agree to engage with us, we will prepare a Statement of Advice document containing our recommendations to you. The fee for initial advice will cover the cost of obtaining information relevant to the advice, the preparation and presentation of a SOA document, and in most cases the implementation of your advice (completion, lodgment and follow up of paperwork).

Ongoing advice

After receiving initial advice, you have the option to join our Partnership Program so we can ensure you remain on track to achieve your financial goals and objectives. The program includes an annual review of your position and ongoing access to your adviser. The program runs for a 12 month period and the cost is renegotiated every year. Please contact us if you would like to know more about our Partnership Program.

Ad hoc advice

After receiving initial advice, if you do not wish to join our Partnership Program, you can request ad hoc advice from us.

Advice fees

The fee ranges for advice are as follows:

- Cashflow and budgeting \$660, + \$50 - \$150 pm
- Intermediate \$3,300 - \$5,500
- Complex \$5,500 - \$22,000

Complex implementation

In some cases, we may charge an additional fee for situations that require complex implementation.

Execution only service

We can provide an 'execution only' service where we carry out instructions that you give to us, without us having provided you with advice (e.g. lodging documents on your behalf). This fee will be charged at a rate of between \$110 per hour and \$330 per hour.

Payment options

All fees can be paid directly by you or in some cases collected through your product issuer.

Payment timing

Fees for initial advice, ad hoc advice, complex implementation and execution only services are charged or invoiced before or on the delivery of your advice or service.

Ongoing advice through our Partnership Program is a flat annual fee charged on a monthly basis, which would commence after signing a 12 month ongoing advice agreement.

Any other benefits we receive and how we are paid

Our fees are charged on a 'Fee for Service' basis. We will rebate any commission associated with the investment products we recommend to you where we can. We may receive commission from insurance product providers as part of the insurance premium you pay. However, the amount we receive (if any) will form part of your advice fee (therefore you will not be double charged).

Our advisers receive a fixed salary with no bonuses payable for any product or performance related sales targets and we are not aligned with any product issuers.

Information about referrals

My Super Future has arrangements in place to pay a referral fee or other benefit to certain third parties when they refer new clients to us. The payment we provide for the referral is generally up to 20% of the upfront initial insurance commission and/or the upfront initial advice fee we receive (excluding GST).

The details of any arrangement (including the referring entity and the dollar amount of the referral payment) will be disclosed in your Statement of Advice document, if relevant.

We do not have any arrangements in place to provide referrals to third parties in return for payments or other benefits.

Your personal information

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.

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

Complaints process

If you ever have a problem with any advice or service we have provided we will endeavor 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.