



Financial Services Guide

Effective date: 2 December 2018

The **Financial Services Guide (FSG)** provides important information about who we are, our services, how we are paid for our services, and your rights as a client, including about our complaints system.

This FSG is provided by Future Super Services Pty Ltd, ABN 34 619 076 023. Future Super Services is a Corporate Authorised Representative of Future Super Asset Management, ABN 81 002 558 956, Australian Financial Services License number 238184.

If you need more information, please contact us by phoning **1300 658 422** or email info@myfuturesuper.com.au.

Our Services

Future Super Services Pty Ltd is the Founder and Promoter of the Future Super superannuation fund. Our role is to promote Future Super, assist in providing services to Future Super members, provide an approved investment list to the Investment Manager, and to assist the trustee of Future Super in ensuring the superannuation fund remains true to label.

We are authorised to provide the following financial services:

- Provide general financial product advice to retail clients on superannuation, managed investments and insurance;
- Provide financial product advice to wholesale clients on superannuation, managed investments and insurance; and
- Deal in superannuation, managed investment and insurance products for retail and wholesale clients.

Any advice we provide to retail clients will only be general product advice, and won't take into account your personal financial situation or needs. We will not provide personal financial advice to retail clients. You should read the Future Super PDS before making an investment decision.

Who is the issuer of the Future Super fund

The Future Super fund is issued by an independent Trustee called Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153). The trustee ensures that the Future Super fund is managed in a compliant way and in the best interests of members. The trustee holds appropriate Trustee Liability Insurance. We believe having a dedicated, independent Trustee is best practice in superannuation.

Related parties and service providers

The Investment Management of Future Super is provided by Future Super Asset Management (ABN 81 002 558 956, AFSL 238184). Future Super Services and Future Super Asset Management are both 100% owned by Future Super Group. The Administration of Future Super is provided by OneVue Super Services Pty Limited, ABN 74 006 877 872. Insurance is issued by AIA Australia Limited, ABN 79 004 837 861.

What documents should you receive

Before you make an investment decision about Future Super, we will either send to you directly or make available to you on our website the following documents which contain important and detailed information about Future Super:

- A Product Disclosure Statement (PDS);
- An Additional Information Booklet (AIB);
- An Insurance Guide; and
- Our Privacy Policy

How are we paid for our services

We receive a portion of the management fees for Future Super equal to the balance of the total fee minus the investment and administration fees and the fund expense and operational risk reserves accrued in the calculation of the unit price. This fee is estimated to currently be approximately 0.26% of the Fund per annum. We will always ensure that the management fees are disclosed in an easy to understand way in the PDS and on our website. The trustee, investment manager and administrator of Future Super also receive a portion of the management fee.

All of our staff are paid a salary, and none of our staff will receive a commission if you choose to make an investment.

If you have a financial adviser and would like them to receive a commission or advice fee paid from your Future Super account, the amount of this fee will be negotiated independently between you and your adviser. You should ensure that you always receive a Statement of Advice (SoA) when receiving personal financial advice from a financial adviser. You may inform us at any time if you want to remove any advice fees from your Future Super account.

Your privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of your privacy. Our Privacy Policy is available on our website, or else you can contact us directly for a copy.

How we deal with complaints

We endeavour to resolve all complaints quickly and fairly. Our Complaints Officer will respond to all complaints in writing as soon as possible. You can contact our Complaints Officer by phoning **1300 658 422** or email info@myfuturesuper.com.au.

If you are not satisfied with our response to your complaint or with how your complaint has been handled, you may contact the Financial Ombudsman Service which is an independent external dispute resolution service. You can contact the Financial Ombudsman Service by phoning **1300 780 808**, or visit their website at www.fos.org.au.