



## Simple Financial Choices FINANCIAL SERVICES GUIDE

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### About This Guide

It is important that you read this Financial Services Guide (**FSG**). It contains information about who we are, the services and products we provide, how we're paid, how we manage your personal information, and your rights as a customer.

This FSG is provided by Simple Financial Choices Pty Ltd (ABN 58 629 890 900; AFSL Representative No. 001269407) (**we, our, us**). Simple Financial Choices is a Corporate Authorised Representative of Future Super Asset Management Pty Ltd (ABN 81 002 558 956; AFS Licence No. 238184).

If you need more information about Future Super Asset Management you can contact the Future Super Group by phoning 1300 658 422 or emailing [info@myfuturesuper.com.au](mailto:info@myfuturesuper.com.au).

### About Us

Our mission is to measurably impact, transform and improve the lives of generations of Australians to help them take charge of their money, make better choices and interact with their financial goals in a new way.

Through technology, products and services we want to change the way Australian workers get paid, manage their money and embrace ownership of their future.

### No Paper!

Our communications with you about our products and services are fully digital. By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

### Our Services

#### Sub-Promoter

Simple Financial Choices is the Sub-Promoter of Simple Choice Super, a sub-plan of the Grosvenor Pirie Master Superannuation Fund – Series 2 (ABN 32 367 272 075; RSE Registration R1001204) (**Grosvenor Pirie Super Fund**). Interests in the Grosvenor Pirie Super Fund are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFS Licence No. 235153; RSE Licence No. L0000635). The Promoter of the Fund is Responsible Investment Services Pty Ltd (ABN 77 630 578 200; AFSL Representative No. 001271438), which is a Corporate Authorised Representative of Future Super Asset Management.

Our role as the Sub-Promoter is to perform sub-promoter services in relation to Simple Choice Super, such as general marketing and sales functions, handling basic member enquiries, and advising the Promoter in respect of the management and promotion of the Fund.

#### Distributor

Simple Financial Choices is also a Distributor of the Future Super Superannuation Fund (ABN 45 960 194 277; RSE Registration R1072914) (**Future Super**). Future Super is a product founded and promoted by Future Super

Investment Services Pty Ltd (ABN 55 621 040 202; AFS Representative No. 001271441) which is a Corporate Authorised Representative of Future Super Asset Management. Interests in Future Super are issued by Diversa Trustees Limited.

Our role as Distributor is to promote interest in Future Super via the employee onboarding process available through the Flare HR Management and Benefits Platform (see 'Related Parties' below).

### **Corporate Authorised Representation**

Our Corporate Authorised Representation authorises us to provide the following financial services:

- Provide general financial product advice to retail and wholesale clients in relation to superannuation and life insurance products; and
- Deal in a financial product, by applying for, acquiring, varying or disposing of a financial product on behalf of another person, in relation to superannuation and life insurance products,

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product (for example, we may act on behalf of the Issuer (the Trustee) when arranging for a customer to acquire an interest in a super fund).

### **General Product Advice Only**

It's important to note that any advice we provide to retail clients will only be **general product advice**, and won't take into account your personal financial objectives, situation or needs. So, before acting on any general advice, consider whether it's appropriate to your personal circumstances.

We may give you general advice in writing, over the phone, on the website, via email, mail or social media platforms, or at events.

### **Product Disclosure Documents**

When we provide information to you about the financial products we promote or distribute, we'll give you a Product Disclosure Statement (**PDS**) and other relevant disclosure documents related to the product. These documents contain important information about the financial product, including its key features, fees, benefits and risks. They will help you make an informed decision about a product, so read the relevant PDS or disclosure documents carefully.

- You can download a copy of the Simple Choice Super PDS from [www.simplechoicesuper.com.au](http://www.simplechoicesuper.com.au).
- You can download a copy of the Future Super PDS from [www.myfuturesuper.com.au](http://www.myfuturesuper.com.au).

### **Related Parties**

Simple Financial Choices is a wholly owned subsidiary of Flare HR Pty Ltd (ABN 46 607 120 892)(**Flare HR**).

Flare HR owns and operates the Flare HR Management and Benefits Platform, which integrates products and services to support the financial wellness of employees. The financial products Simple Financial Choices promotes or distributes are made available to employees via this Platform.

Check out the Platform Terms of Use (available at [www.flarehr.com/legal](http://www.flarehr.com/legal)) for more details on the nature of the Platform and the services it provides.

### **Instructing Us**

You can contact us directly with any instructions relating to the financial products we promote. This includes giving us instructions electronically (including via your Simple Choice Super customer account) or by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding. We will ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

### **How We're Paid**

If you decide to invest in a product we promote or distribute, we will receive product fees and other remuneration.

### **As Sub-Promoter**

As the Promoter of the Grosvenor Pirie Super Fund, Responsible Investment Services receives a Promoter Fee, which is a percentage of the total fees and costs charged to members of the Grosvenor Pirie Super Fund, based on the amount of funds under management. As the Sub-Promoter of Simple Choice Super (a sub-plan of the Grosvenor Pirie Super Fund), when you become a member of Simple Choice Super, we receive a portion of that Promoter Fee from Responsible Investment Services.

You may request further particulars of the benefits by contacting us at [info@simplechoicesuper.com.au](mailto:info@simplechoicesuper.com.au).

### **As Distributor**

In consideration of the distribution services provided in relation to Future Super, Simple Financial Choices receives a dollar amount, per financial member of Future Super who has expressly consented to a one-off payment period to Simple Financial Choices once they become a financial member.

### **Staff Remuneration**

Our staff receive a salary plus superannuation, and may receive bonuses and other benefits from time to time.

### **No Commissions Paid to Staff or Third Parties**

We do not pay commissions to any staff or other third parties, such as financial advisers for providing general advice to you or if you choose to make an investment in one of the financial products we promote or distribute.

If you have a financial adviser and you would like them to receive a commission or advice fee paid from your Simple Choice 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 Simple Choice Super account.

### **Professional Indemnity Insurance**

Simple Financial Choices is covered by the Professional Indemnity (**PI**) insurance held by Future Super Asset Management, which provides cover for claims arising from the conduct of representatives who are or were employed by us, where we are found to have liability for financial loss suffered by a person to whom we have provided a financial service.

We understand that these arrangements satisfy the compensation arrangements required under section 912B of the *Corporations Act 2001 (Cth)*. You do not have a direct right to claim under this insurance.

### **Your Privacy**

We're committed to respecting your privacy. The *Privacy Act 1988 (Cth)* regulates how we handle your personal information, including how we collect, disclose and secure it.

In general, we collect your personal information to provide the products and services you request, and to efficiently manage and administer those products and services. We may also use your personal information to provide you with information about other products and services that we think might interest you, and to comply with legislative and regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business.

Your personal information may be provided confidentially to external service providers, including the custodian, auditors, taxation advisers, legal advisers and information technology consultants. It may also be provided to our related companies to assist us with functions relating to managing your account. Additionally, your personal information will be disclosed if required by law to do so.

You have the right not to provide us with any personal information. However, we may not be able to provide the product or services you request.

For more information about how we handle your personal information, how you can access, correct and update your personal information and how we manage privacy related complaints, refer to our Privacy Policy available at [www.simplechoicesuper.com.au](http://www.simplechoicesuper.com.au). You can also ask us to provide a link to a digital copy of our Privacy Policy, which we'll do free of charge - just email us at [info@simplechoicesuper.com.au](mailto:info@simplechoicesuper.com.au).

## **Enquiries and Complaints**

We want to ensure you have a good experience with us. If you are dissatisfied or have a complaint, please contact us via email at [info@simplechoicesuper.com.au](mailto:info@simplechoicesuper.com.au) or call us on 1300 352 734.

We'll acknowledge your complaint within 2 working days and aim to resolve your complaint within 45 days. A written response will be made within the 90-day limit prescribed by superannuation legislation.

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (**AFCA**) (an independent and free dispute resolution body). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Australian Financial Complaints Authority

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

Post: GPO Box 3 Melbourne VIC 3001