

# Financial Services Guide





## Important information

This guide is provided for general information purposes only. The purpose of this guide is to give you details about:

- Who we are
- How we can be contacted
- The services we offer
- How our financial planners are paid and
- Any potential conflict of interest we may have.

Prior to investing you should always seek professional advice. A Statement of Advice (SOA) will be provided if we give personal advice.

## Contact us

If you seek further information from FuturePlus about this guide please contact us at one of the reference points below:

Telephone: (02) 8234 6000 **OR** Toll Free: 1300 883 788

## Address

Ground Floor, 28 Margaret Street, Sydney

## Postal address

PO Box N180, Grosvenor Place NSW 1220

## Email address

[info@futureplus.com.au](mailto:info@futureplus.com.au)



## Statement of Advice and Product Disclosure Statement

It is intended that this Financial Services Guide (FSG) should assist you in determining whether to use the financial services we provide.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your needs, objectives and financial situation.

In the Statement of Advice we will tell you about:

- the advice and the basis on which it is given
- our fees and any commissions and
- any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

Where you require further advice and there are no significant changes to your circumstances, your financial planner is required to keep a Record of Advice (ROA). A copy of the ROA is available upon request.

Where we make a recommendation to acquire a particular financial product or offer to issue or arrange a financial product, we must provide you with a Product Disclosure Statement (PDS). This will contain information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.



## A guide to our relationship with you and others

### **Who is responsible for the financial services provided?**

FuturePlus is responsible for the financial services provided including the distribution of this FSG.

FuturePlus is a Principal Member of the Financial Planning Association of Australia (FPA) and complies with the FPA's Code of Ethics and Rules of Professional Conduct in addition to other obligations under law.

### **Do you have any relationships or associations with financial product issuers?**

Local Government Super (LGS), in conjunction with the Energy Industries Superannuation Scheme (EISS), established FuturePlus to provide members with a comprehensive financial planning and post-retirement service. Products established to assist members include a Rollover and Account-Based Pension Plan. Your financial planner may recommend one of these products to you should it be suitable for your circumstances. In June 2001, LGS and EISS acquired a majority share of Chifley Financial Services Limited (Chifley). Chifley is a financial product issuer and certain FuturePlus planners may provide financial product advice in relation to products issued by Chifley.

FuturePlus also has agreements with other product issuers. These products are reviewed regularly. You can request to see a copy of the Approved Product List, which shows the products a financial planner may recommend.



Details of the remuneration payable from any product issuer to your financial planner will be given in your SOA, or are available from your financial planner.

## **What kinds of financial services are you authorised to provide me and what kinds of financial products do those services relate to?**

We will supply “general advice” where required. You should be aware that when “general advice” is provided, it will not necessarily be appropriate. That is why we recommend you seek a personalised review of your investment objectives, particular needs and circumstances before making an investment decision.

## **How will I pay for the services provided?**

Financial planning services are available to all members of Local Government Super and the Energy Industries Superannuation Scheme.

We may receive a payment for our services, which is paid to us by the financial product issuer/s.

We will give you a Statement of Advice containing details of any payments we may receive from financial product issuers.



## **How are any commissions, fees or other benefits calculated for providing the financial services?**

FuturePlus financial planners receive remuneration by means of salary only. In providing their services they do not receive any commission.

Where an upfront commission is payable to FuturePlus, wherever possible, this is rebated in full to the client's investment. Some fund managers may pay FuturePlus an ongoing commission during the life of your investments from the annual management fee that they normally charge - this is not an additional cost to clients. FuturePlus retains any amount paid this way (called a trailing commission) to assist us in meeting the costs of the services we provide.

If you receive personal advice from our financial planners, they will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the Statement of Advice. Your financial planner will generally give you this Statement of Advice, before we proceed to act on your instructions.

Your financial planner will tell you in writing in the Statement of Advice what fees we may charge you, when you have to pay, and what payments we may receive from the financial product issuer/s.



## Privacy Policy

The privacy of your personal information is important to us. All personal information is dealt with in accordance with our Privacy Policy. The Policy details how we comply with the Privacy Act in the handling of your personal information. You can obtain a copy of the Policy via our website at [www.futureplus.com.au](http://www.futureplus.com.au) or by calling (02) 8234 6000.

We aim to ensure that the personal information we retain about you is accurate, complete and up to date. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on the above number or send an email to: [info@futureplus.com.au](mailto:info@futureplus.com.au)

## Privacy complaints

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by the method set out on page 6 and request that your complaint be directed to the Complaints Resolution Officer. Your complaint will be considered and responded to within 7 days. It is our intention to use our best endeavours to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you are entitled to contact:

Director, Compliance  
Office of the Federal Privacy Commissioner  
GPO Box 5218  
Sydney NSW 2001  
Telephone: 1300 363 992



## General complaints

FuturePlus prides itself on delivering an optimal level of client service. We are committed to handling any complaint quickly, fairly and in the strictest confidence. An investor with a complaint regarding any of our products or services should contact us on 1300 883 788 from 8.30am to 5.00pm, Sydney time.

If a complaint is not acknowledged within 3 business days, an investor can refer the matter in writing to the:

Complaints Resolution Officer  
FuturePlus Financial Services Pty Limited  
PO Box N180  
Grosvenor Place NSW 1220

In the event that an investor is dissatisfied with the outcome of the complaint, the matter may be referred to the:

Financial Ombudsman Service (FOS)  
GPO Box 3 Melbourne VIC 3001  
Telephone: 1300 780 808



## What kind of compensation arrangements do we have?

FuturePlus holds a professional indemnity insurance policy, which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Subject to the terms, conditions and exclusions of the policy, the policy provides cover for civil liability resulting from third party claims concerning the professional services performed by us (including our employees and employed representatives).

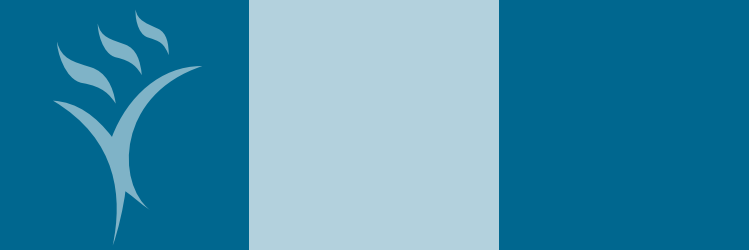
The policy continues to provide coverage for past employees and employed representatives in respect of financial services performed whilst they were engaged by us.

## FPA & ASIC

If your concerns involve ethical conduct, you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA). They can be contacted at

PO Box 109  
Collins Street West  
Melbourne VIC 8007

The Australian Securities and Investments Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.





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Please note that the information contained herein is of a general nature only. It has not been prepared taking into account your particular investment objectives, financial situation and particular needs. You should assess whether any advice is appropriate to your individual investment objectives, financial situation and particular needs before making any investment decision. You should also consider seeking the assistance of a professional adviser.

In particular, you should obtain a Product Disclosure Statement (PDS) for the relevant financial product and consider the PDS before making any decision in relation to the matters set out in this publication.

## Our offices

Sydney	28 Margaret Street
Parramatta	10-14 Smith Street
Lismore	81-83 Molesworth Street
Orange	187 Summer Street
Wagga Wagga	Shop 2/209 Baylis Street
Wollongong	Shop 2/60 Burelli Street
Newcastle	161 King Street
Albury*	621 Dean Street

\*Bookings are essential. Phone 1300 883 788 to make an appointment.

Office hours 8.30am - 5.00pm Monday - Friday.

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**FuturePlus**  
Financial Services