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**Financial
Services
Guide**
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FuturePlus 

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 wish to seek or require further information from FuturePlus about this guide please contact us at one of the reference points below:

Telephone: **(02) 8234 6000** or **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

Statement of Advice and Product Disclosure Statement

It is intended that this Financial Services Guide (FSG) should assist you in determining whether or not 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

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- ▶ 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 the holder of an Australian Financial Services Licence number 238445, and 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 Professional Conduct in addition to other obligations under law.

Does FuturePlus have any relationships or associations with financial product issuers?

FuturePlus is co-owned by the Energy Industries Superannuation Scheme (EISS) which is open to employees across the energy industry sector in New South Wales. EISS also co-owns Chifley Financial Services Limited, another financial product issuer. FuturePlus financial planners may provide financial advice in relation to products issued by EISS and/or 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 is FuturePlus authorised to provide and what kinds of financial products do those services relate to?

Where required we will also supply “general advice” in relation to superannuation products, interests in managed investment schemes (including IDPS) and life products. You should be aware that when “general advice” is provided, it will not necessarily be appropriate to you. That is why we recommend you seek a personalised review of your investment objectives, financial situation and particular needs before making an investment decision.

How will you pay for the services provided?

Financial planning services are available to all members of the Energy Industries Superannuation Scheme and their spouses.

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.

Home Loan Referrals

Chifley Home Loans

FuturePlus may refer you to Chifley Home Loans in the event that you are seeking a home loan.

The contact details for Chifley Home Loans are:

Phone: 1800 800 002
Fax: (02) 8736 2230
email: enquiries@chifley.com

FuturePlus does not receive any fees or commissions for these referrals.

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 1988 in the handling of your personal information. You can obtain a copy of the Policy via our website at 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

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 in *General Complaints* below 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 Australian Information 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 2001.

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

The Investigations Manager
FPA, GPO Box 4285
Sydney 2001

The Australian Securities and Investments Commission (ASIC) can be contacted on **1300 300 630** (cost of local call within Australia).

Any advice in this document is provided by FuturePlus Financial Services Pty Ltd (ABN 90 080 972 630), an Australian Financial Services Licensee (AFSL No 238445). FuturePlus Financial Services is co-owned by Energy Industries Superannuation Scheme Pty Limited (ABN 72 077 947 285) and EIF Pty Limited (ABN 90 099 664 276).

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 or 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.

Contact details

FuturePlus Financial Services Pty Limited

Ground Floor, 28 Margaret Street, Sydney

Financial Planners:	1300 883 788
Member Services:	1300 369 901
Fax:	(02) 9279 4130
Web:	www.futureplus.com.au
Writing:	PO Box N180 Grosvenor Place NSW 1220

This paper is certified under Environmental Management Systems ISO14001.