

# Financial Services Guide

## Important Information

The financial services we refer to in this guide are offered on behalf of Actuate Alliance Services Pty Ltd and its representatives, collectively referred to as “Actuate, us, we or our”. We may also provide these services under the branding of MLC, Plum or IOOF.

This Financial Services Guide (FSG) is designed to clarify who we are and what we do, and help you decide whether to use our services. To make things simple, this guide explains:

- the services and types of products we're able to offer you;
- how we and our associates are paid and any other benefits we may receive;
- any potential conflicts of interest we may have;
- how we protect your privacy and handle your personal information; and
- how we resolve disputes, and what you should do if you have one.

Please read through the whole FSG and hold onto it for future reference, as it's full of useful information. The Privacy Notification on page 4 is worthwhile reading as it gives you further clarity on how we handle your personal information. And of course, if you ever have any questions, please contact us (please refer to the 'Contact details' section at the end of this FSG for details).

## What else will you receive?

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

## Who is responsible for the financial services we provide?

Actuate Alliance Services Pty Ltd is an Australian Financial Services Licensee and is responsible for the financial services provided including the distribution of this FSG.

Actuate Alliance Services Pty Ltd  
ABN 40 083 233 925  
Australian Financial Services Licensee number 240959  
Level 1, 800 Bourke Street, Docklands VIC 3008

No other entity within the Insignia Financial Group, including any other entity within the Insignia Financial Group that is a trustee or a regulated superannuation fund, is liable for or responsible for any work, action or advice provided by Actuate.

## Not Independent

Actuate Alliance Services Pty Ltd is not independent, impartial, or unbiased because:

- we are a wholly owned subsidiary of Insignia Financial Limited (ACN 100 103 722) (Insignia Financial), and a part of the Insignia Financial group of companies (Insignia Financial Group), comprising Insignia Financial and its related bodies corporate, which issues a range of financial products.
- We have arrangements in place with superannuation trustees which, like Actuate are part of the Insignia Financial Group and may only provide advice pursuant to the terms of those arrangements.

## Are we connected with any financial product issuers?

Actuate Alliance Services Pty Ltd is a member of the Insignia Financial Group of companies (Insignia Financial Group).

We may provide general advice on products issued and platforms operated by related companies including, IOOF Investment Management Limited, Questor Financial Services Limited, IOOF Investment Services Ltd, Navigator Australia Limited, Oasis Fund Management Limited, OnePath Custodians Pty Ltd, OnePath Funds Management Limited, MLC Investments Limited, NULIS Nominees (Australia) Limited, Managed Portfolio Services Limited, Australian Ethical Investment Limited and Antares Capital Partners Limited.

Please refer to the PDS and/or Offer documents for further information.

We have arrangements in place with each of the trustees of the Funds identified in the “What kinds of financial services can we provide you” section above to provide general advice services to members of relevant products. Each of the trustees are, like Actuate, a part of the Insignia Financial Group.

If we provide advice on a product or service issued by an Insignia Financial Group company and you choose to implement or retain that product or service, they may benefit by receiving remuneration in the form of product and management fees from you as well as fees paid by fund managers to distribute the fund manager’s product. Please refer to the relevant PDS and/or offer documents for further information.

Actuate and other members of the Insignia Financial Group distribute insurance products issued by MLC Limited ABN 90 000 000 402 and OnePath Life Limited ABN 33 009 657 176. MLC Limited is part of the Nippon Life Insurance Group. OnePath Life is part of the Zurich Financial Services Group. MLC Limited and OnePath Life are not part of the Insignia Financial Group.

We provide general advice on products that are listed on our approved product list (APL). Before any products are added to our APL, a review process is undertaken, and products are required to meet minimum standards.

If you acquire a product or service issued by an Insignia Financial Group company, they will benefit by receiving product and management fees from you. Please refer to the relevant PDS and/or offer documents for further information.

## What kinds of financial services can we provide you?

Our Representatives who act as Relationship Managers and Education Managers, and who have provided this FSG to you, are authorised by Actuate to provide general advice (ie advice which does not consider your personal objectives, financial situation and needs) and deal in the following products:

- Basic Deposit Products;
- Life Risk Insurance Products;
- Superannuation.

Additionally, our representatives may be authorised to provide general advice only on the following financial products:

- Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS); and
- Securities; and
- Government debentures, stocks or bonds.

This advice can be provided to members and prospective members of relevant products in superannuation funds issued or operated by the following entities:

- NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 as trustee for the MLC Super Fund ABN 70 732 426 024 (**Fund**), (branding includes ‘MLC’ and ‘Plum’)

- IOOF Investment Management Limited ABN 53 006 695 021 AFSL 230524 as trustee for IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 (**Fund**) (branding includes 'IOOF')
- OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 as trustee for Retirement Portfolio Service ABN 61 808 189 263 (**Fund**). The relevant products are all issued from the OnePath Part of the Retirement Portfolio Service.

If you require personal advice (which considers your objectives, financial situation and needs) rather than general advice we may refer you to an alternative source of advice.

Where we refer you to an associate of ours for advice (for example, if we refer you to an adviser authorised by an Insignia Financial Group licensee to receive personal financial product advice) they may charge you fees for their services. They are required to disclose and have your consent to those fees before they proceed to provide any personal financial advice to you.

### **How can you provide us with instructions?**

You can give us instructions by using the contact details set out in this FSG. Generally, you need to give us instructions in writing (e.g. fax, e-mail or letter) or another method as agreed by us.

## Privacy Notification

We are committed to protecting your privacy. Any personal information we collect about you (including sensitive information, where authorised and required) will be handled in accordance with our privacy policy. Our privacy policy outlines how we manage your personal information, how you may access or correct your personal information and how you may complain about a breach of your privacy. To obtain a copy of our privacy policy, please contact 1800 111 171 or visit [insigniafinancial.com.au/privacy](https://insigniafinancial.com.au/privacy)

We generally collect your personal information directly from you. In order to verify your identity for AML/CTF requirements, we may also solicit personal information about you from reliable identity verification service providers.

Your personal information is collected for the purpose of providing you the services listed above, and related purposes. If you do not provide us with your personal information, we may not be able to provide you with your requested service.

In order to provide you with your requested service, we may disclose your personal information to our related bodies corporate or external parties, including financial institutions, insurers, legal or accounting firms, auditors, mail houses or when required or authorised to do so by law. We and other members of the Insignia Financial Group may use your personal information to send you information about other products and services that may be of interest to you (unless you elect to not receive marketing communications).

Although it is generally unlikely that we will disclose your personal information overseas, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with Australian privacy law. Please refer to our privacy policy for more details.

For more information about your privacy, you can also visit the Office of the Australian Information Commissioner's website at <https://www.oaic.gov.au/>

## Complaint resolution

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly.

If you're unhappy with the advice you receive or other aspects of our service, please follow the steps outlined below.

1. Please let our Representative know in the first instance. You can also raise your complaint at any time by contacting us at:

Insignia Financial Advice Dispute Resolution Team  
Level 1, 800 Bourke Street, Docklands VIC 3008

**Phone:** 1800 271 147

**Email:** [advicecomplaints@insigniafinancial.com.au](mailto:advicecomplaints@insigniafinancial.com.au)

2. If your complaint isn't resolved within 30 days or to your satisfaction, then you may refer the matter to the Australian Financial Complaints Authority (AFCA):

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

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

**Telephone:** 1800 931 678 (free call)

**In writing to:** Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC, 3001

AFCA provides fair and independent financial services complaint resolution that's free to consumers.

Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.

Actuate holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of our advisers who were authorised by Actuate at the time of providing the advice but are no longer representatives of Actuate at the time of your complaint.

## Cost of services provided

There is no charge for the provision of financial services by our Representatives.

That means we do not charge you for the provision of any general advice and we do not accept any investment or insurance related product commissions.

An explanation of the fees and charges of the product provider will be outlined in the relevant PDS.

### Other Benefits

Our Representatives who act as Relationship Managers and Education Managers are salaried employees of the Insignia Financial Group and may be eligible to receive regular incentive payments in addition to their salary.

Incentives are based on a balanced approach, including the achievement of both sales and non-financial measures. Sales targets may include products issued by companies who are members of the Insignia Financial Group. The incentive that may be payable is up to 80% of the Representative's salary, subject to meeting required compliance and behavioural standards.

### Non-monetary benefits

We keep a register detailing certain non-monetary benefits that we receive (e.g. benefits valued between \$100 and \$300, genuine education or training and information technology software or support). You can review this register by contacting us.

Please be aware that Actuate may charge you for the cost of providing this information to you.

### Sponsorship

Actuate receives cash payments from product providers who sponsor and attend training presentations, conferences and/or professional development days. Amounts vary between product providers and our Relationship Managers and Education Managers do not directly share in the sponsorship payment; however, they may indirectly benefit as these payments subsidise the costs associated with these training and professional development events.

## Contact Details

For more information on anything you have read in this FSG please contact our Representative.

If you require any further advice or services, you can contact Insignia Financial Direct advisers at:

**Telephone:** 1800 111 171

**Address:** Level 1, 800 Collins Street, Docklands VIC 3008