

Financial Services Guide

Version: 6

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Important Information

This Financial Services Guide ('FSG') is designed to outline who we are and what we do, and to help you decide whether to use the digital financial services tool (SuperSizer) offered by Actuate Alliance Services Pty Ltd (referred to as "Actuate, us, we or our" in this FSG).

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.

If you have any questions, please contact us (please refer to the 'Contact Us' section at the end of this FSG for details).

What else you will receive

In addition to this FSG, if we provide you with personal advice we will also present you with a written Statement of Advice (SOA). This will describe:

- any advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we may receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

After that, any time we give you further personal advice, we'll give you (or keep on file), another written record of that advice. You can request a copy by contacting us any time up to seven years from the date the advice was provided.

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).

Not Independent

Actuate Alliance Services Pty Ltd (Actuate) is not independent, impartial or unbiased because we are a wholly owned subsidiary of Insignia Financial Ltd (ACN 100 103 722) and a part of the Insignia Financial Group of companies (Insignia Financial Group), which issues a range of financial products.

Other questions you may have

Who's responsible for the financial services you provide?	<p>Actuate Alliance Services Pty Ltd is an Australian Financial Services Licensee and is responsible for the SuperSizer online tool.</p> <p>Actuate Alliance Services Pty Ltd, ABN 40 083 233 925, Australian Financial Services Licensee number 240959, Level 1, 800 Bourke Street, Docklands VIC 3008 Australia.</p>
What kinds of financial services are you able to provide me – and what financial product/s do they relate to?	<p>Actuate is authorised under its AFSL to provide the following financial services:</p> <ul style="list-style-type: none">• financial product advice and• dealing in financial products on behalf of others. <p>These services may be provided for a range of financial products including:</p> <ul style="list-style-type: none">• Basic Deposit Products;• Investment Life Insurance Products;• Life Risk Insurance Products;• Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS);• Retirement Savings Account Products;• Securities;• Superannuation; and• Government debentures, stocks or bonds.
Are you connected with any financial product issuers?	<p>Actuate is a member of the Insignia Financial Group of companies.</p> <p>If you would like further information about independence, conflicts or selecting a financial adviser you can visit ASIC's Money Smart website (https://www.moneysmart.gov.au/investing/financial-advice).</p> <p>We are required by law to provide financial product advice that meets the obligations set out in the Corporations Act 2001 including to act in the best interests of each client.</p> <p>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. These related companies will receive fees and benefits as disclosed in the relevant document if you invest with them.</p> <p>Please refer to the PDS and/or Offer documents for further information on investments in financial products.</p>
How should I give you instructions?	<p>You can give us instructions by using the contact details set out in the 'Contact Us' section of 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.</p>
What are the costs of the services you provide?	<p>We do not charge you a fee to use the SuperSizer digital online tool.</p> <p>If you acquire a product or service issued by an Insignia Financial Group company we (or the Insignia Financial Group company) may benefit by receiving product and management fees from you, as well as fees paid by fund managers to distribute their product. Please refer to the relevant PDS and/or offer documents for further information.</p>

Do Actuate staff receive any benefits?

Staff members are salaried employees of the Insignia Financial Group and in most cases, do not receive any proportion of any fees or commissions paid to Insignia Financial or any other company in the Insignia Financial Group in connection with the financial services or financial products referred to in this FSG. Staff members may be entitled to receive additional monetary or non-monetary benefits and/or rewards resulting from participation in programs conducted by Insignia Financial. Monetary benefits or rewards may include an annual bonus, the level of which may depend on the overall performance of the Insignia Financial Group of companies.

Non-monetary benefits or rewards for staff members and their partners may include gift vouchers, film tickets, restaurant meals, attendance at an annual conference or other functions.

Whether staff members receive any such benefits and rewards depends on a number of balanced performance and behavioural factors. In some situations, these may include the level of remuneration generated for the Insignia Financial Group from sales of products as a consequence of the staff member's advice. It is not possible to determine at any given time whether a staff member will receive such benefits or rewards or to quantify them. They are generally not directly attributable to any particular product that the staff member has given advice on.

What should I do if I have a complaint?

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

1. If you are unhappy with the advice you receive or other aspects of our service, please let us 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

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: www.afca.org.au

Email: 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 representatives who were authorised by us at the time of providing the advice, but at the time of the complaint are no longer representatives of ours.

Privacy

Privacy laws apply to the handling of your personal information by us. Any personal information collected about you will be handled in accordance with our Privacy Policy available at www.insigniafinancial.com.au/privacy-policy

The personal information collected will be used to provide you with financial services and for purposes of related activities in the provision of the services. We may disclose your personal information to entities in the Insignia Financial Group at any time.

We may also disclose your personal information to third parties outside the Insignia Financial Group such as those involved in providing, managing or administering your product or service, authorised representatives of the Insignia Financial Group who sell products or services on our behalf and credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information.

We may also disclose your personal information to other third parties where we are required by law to disclose your information or where you have given your consent.

There is more information about how we collect, use, share and handle your personal information in our Privacy Policy and our Privacy Notification, including how you may access or correct your information, the countries we may send your information to and how you may make a complaint about a privacy issue.

For more details, our Privacy Policy and full Privacy Notification can be viewed on our website or a copy obtained by contacting us (our contact details are set out at the end of this FSG).

Contact Us

For more information on anything you have read in this FSG, to obtain a copy of our privacy policy or if there is anything else we can help you with, please contact us:

In writing to: Level 1, 800 Bourke Street, Melbourne VIC 3000

Telephone: 1800 907 600
