

# FINANCIAL SERVICES GUIDE

**My Super Future | AFSL: 411440**

Version 14 | 21 July 2025

**Understanding the advice process and  
our relationship with you**

## PURPOSE

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This **Financial Services Guide** (FSG) explains the financial services and advice provided by My Super Future and your Financial Adviser (Adviser), who is an authorised representative of My Super Future. The FSG provides information on what to expect during the financial advice process, including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Bio situated on our website**. The Adviser Bio contains important information about your Adviser including relevant authorised representative number, qualifications, experience.

**Please take the time to review both the FSG and the Advisor Bio engaging our services.**

### NOT INDEPENDENT

My Super Future and our Advisers may receive commissions associated with the issue of life insurance products.

For these reasons, we do not represent ourselves as independent, impartial, or unbiased.

Please refer to the 'Remuneration' section for more information.

## HOW TO CONTACT US

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My Super Future  
ABN 38 122 977 888

**Office Address:** Level 2, 15 Mayneview Street  
Milton QLD 4064

**Postal Address:** PO Box 1350 DC  
Toowong QLD 4066



**Phone Number:**  
1300 756 001



**Email address:**  
[MSFlicensee@mysuperfuture.com.au](mailto:MSFlicensee@mysuperfuture.com.au)



**Website:**  
[www.mysuperfuture.com.au](http://www.mysuperfuture.com.au)

## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

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My Super Future can offer the following services and products.



### Superannuation and Retirement Planning

Personal Superannuation  
Corporate Superannuation  
Industry and Public Sector Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance  
Aged Care



### Wealth Creation and Investments

Cash and Term Deposits  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Derivatives  
Margin Lending  
Gearing



### Wealth Protection

Term Life Insurance  
Total and Permanent Disability (TPD) Insurance  
Trauma Insurance  
Income Protection Insurance  
Business Insurance  
Insurance Claims Assistance



### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

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Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## GENERAL ADVICE

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Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

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Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

You may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the

services you will be provided for a fee over a specific term not greater than 12 months. We refer to this arrangement as our **Partnership Program**.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## AD HOC ADVICE

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After receiving initial advice, if you do not wish to join our Partnership Program, you can request ad hoc advice from us.

## HOW TO PROVIDE INSTRUCTIONS

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Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## FEES WE CHARGE

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### Advice fees

The fee ranges for advice are as follows, inclusive of GST:

- Standard \$4,500 – \$5,500
- Comprehensive \$5,500 – \$8,800
- Complex \$8,800 – \$24,000

### Complex implementation

In some cases, we may charge an additional fee for situations that require additional complexity.

### Execution only service

We can provide an 'execution only' service where we carry out instructions that you give to us, without us having provided you with advice (e.g. lodging documents on your behalf). This fee will be charged at a rate of between \$220 per hour and \$380 per hour.

### Insurance Claims Service

We can assist with lodging and managing your insurance claims on your behalf. Our indicative fees are:

- Lump Sum Claims (Life, Total and Permanent Disability, Trauma): Starting at \$5,500
- Income Protection (IP) Claims: Starting at \$2,500

These fees are starting points only and may vary depending on the complexity and amount of work involved. A quote will be provided and agreed upon before work commences.

### Payment options

All fees can be paid directly by you or in some cases collected through your product issuer.

### Payment timing

Fees for initial advice, ad hoc advice, complex implementation and execution only services are charged or invoiced before or on the delivery of your advice or service.

Advice through our Partnership Program is a flat annual fee charged on a monthly basis or upfront, which would commence after signing a 12-month advice agreement.

## REMUNERATION

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Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

All fees and commissions are initially paid to My Super Future before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software

related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in your Statement of Advice.

### Employed

Our advisers receive a fixed salary with no bonuses payable for any product or performance related sales targets and we are not aligned with any product issuers. Advisers may, however, be eligible for additional remuneration under a profit share arrangement.

### Self Employed

As director of the practice, these fees will contribute to the overall running of the practice.

## COMPLAINTS

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If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the My Super Future to discuss your complaint.

### **My Super Future**

**Phone** 1300 756 001

**Online** [www.mysuperfuture.com.au](http://www.mysuperfuture.com.au)

**Email** [MSFlicensee@mysuperfuture.com.au](mailto:MSFlicensee@mysuperfuture.com.au)

**Mail** PO Box 1350 DC  
TOOWONG QLD 4066

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

### **Australian Financial Complaints Authority**

**Phone** 1800 931 678 (free call)

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

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

**Mail** GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## PRIVACY

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Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

My Super Future respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy on our website at: [www.mysuperfuture.com.au](http://www.mysuperfuture.com.au)