

Retire360

Financial Services Guide

About this guide

This Financial Services Guide (FSG) has been prepared, authorised and issued by MUFG Retire360 Pty Limited (ABN 36 105 811 836, AFSL 258145) (Retire360).

The purpose of this FSG is to provide you with information about who we are, the services we provide, how we charge for these services, our associations, your rights should you have a complaint, plus other important information. This will help you decide if you wish to use any of the services offered in this guide. If you need more information or clarification on any matter raised in this FSG, please contact us.

You are entitled to receive a Statement of Advice (SOA) whenever you are provided with personal financial advice. The SOA will contain the advice, the basis on which it is given and information about fees and any associations which may influence the provision of the advice.

If we provide you with further personal advice where a SOA may not be required, we will keep a Record of Advice (ROA) on file. You can also ask for a copy of the ROA at any time.

You are also entitled to receive a Product Disclosure Statement (PDS) whenever you are provided with advice relating to the acquisition, or possible acquisition, of a financial product. The PDS will contain the key features, costs and benefits of the financial product, which you should consider before deciding whether to acquire that product.

Not Independent

Your Superannuation Fund has contracted Retire360 to provide authorisation under the Retire360 AFSL for the provision of financial advice and education services to their members. Retire360 is not independent, impartial or unbiased as it is paid a fee by your Superannuation Fund for this service.

Retire360 is a member of the MUFG Pension & Market Services group of companies, which includes Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS) and Pacific Custodians Pty Limited (ABN 66 009 682 866). One or more of these companies may provide administration or custodial services to your Superannuation Fund for which fees may be received. Retire360 is a wholly owned subsidiary of AAS.

Representatives are bound by legal and professional obligations to ensure their advice is always in your best interests.

Representatives of Retire360 are salaried employees. As salaried representatives of Retire360, they may be entitled to receive an annual bonus based on the performance measures of the MUFG Pension & Market Services and its subsidiaries. This bonus is discretionary and not related to product sales. Retire360 and its Representatives do not accept or receive any other form of remuneration or commissions due to the provision of personal advice.

For more information about the MUFG Pension & Market Services, please visit: www.mpms.mufg.com

Who we are

Retire360 is a provider of financial advice and education services. Since 2004, we have helped Australians make the most of their superannuation savings for retirement. Retire360 is the providing entity and the authorising Licensee responsible for services provided by its Representatives. We hold an Australian Financial Services Licence (AFSL No. 258145). Our Representatives provide services under this License and are qualified and committed to delivering financial services with integrity.

Our services

Retire360 provides a range of financial advice and education services to suit your life stage. The types of services include:

General advice

General advice provides you with information about a financial product or service. General advice does not consider your particular financial needs, circumstances, or objectives; therefore, you should consider the appropriateness and read the relevant PDS before making a decision based on the advice. General advice can help you learn more about the product or service and assess whether the product or service is right for you.

Personal advice

Personal advice is where one or more of your personal circumstances are considered when providing you advice about a product or service. Personal advice may be limited to particular topics and/or limited to your superannuation products only. Limiting advice to a particular set of topics can be referred to as 'scaled' advice. If scaled advice is limited to your superannuation fund only and it is provided at no additional cost, it may be referred to as 'intra-fund' advice.

The type of advice provided will be confirmed by the representative of Retire360 during your conversation.

Services provided

Retire360 provides advice in the following areas:

- General advice on superannuation
- Investment within superannuation
- Superannuation contributions
- Insurance within superannuation
- Transition to retirement
- Retirement (scaled)

Where the advice sought is more complex and outside of our scope, we will offer to refer you to an appropriately qualified adviser who will be able to better consider your complete financial situation.

How we provide our services

Our advice services are commonly provided through the following channels:



Over the phone



Digital (online) advice

Phone Advice

Step 1 - Generally, the first step is arranging a meeting (phone-based or virtually) with one of our Financial Advisers, at which point they will provide you with this FSG and get to know you by asking about your objectives.

Step 2 - To give the best personal advice possible to you, your Financial Adviser will capture information they need to make accurate recommendations to you. This may include collecting details regarding your personal and financial situation and asking you to complete a Risk Profile Questionnaire. This gives them insight into what strategies may be right for you and how you feel about taking investment risk.

Step 3 - Your Financial Adviser will analyse your financial circumstances and objectives to develop strategies designed to help you achieve your desired outcomes.

Step 4 - Your Financial Adviser will then provide you with a written SOA which details their advice to you, the basis of the advice and any costs associated with the advice. This is an important document which you should read and ensure you understand. We suggest that you contact your Financial Adviser to discuss anything you don't understand or do not agree with in this document.

Step 5 - Depending on the advice you have received, you may be issued with partially completed documents that will allow you to implement the advice yourself or your Financial Adviser will assist you with completing the required forms to implement the recommended advice strategy.

In conjunction with the SOA, your Financial Adviser will also provide you with a Product Disclosure Statement (PDS) for any recommended financial products. The PDS explains the product and sets out any conditions applying to the product.

Note: As your circumstances change, we think it is important to consider reviewing your situation periodically.

How we charge for our services

If a Superannuation Fund (Fund) refers you to us, the service may be offered at no additional cost. The cost is included in the administration fee you pay to the Fund for your membership. Details of fees charged by the Fund can be found in the Fund's PDS.

A Fund can only pay for personal advice when the advice relates to your interest in the Fund (called 'intra-fund advice').

Where intra-fund advice fees are not paid for by your Fund, we may charge fees on a fee-for-service basis. The exact service fee will be agreed with you prior to proceeding with advice so you feel comfortable and confident that the service is right for you.

Products we are authorised to deal and advise in

Retire360 is authorised to provide financial product advice and deal in the following classes of products:

- Deposit and Payment Products (Basic and Non-Basic)
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facilities

Our contact details

Phone: You can phone us on 1300 734 007 between 8am and 6pm weekdays.

Business: Building 6&8 Parramatta Square, 10 Darcy Street, Parramatta NSW 2150

Post: Retire360, PO Box 240, Parramatta NSW 2124

Email: retire360@mpms.mufg.com

Website: retire360.rs.mpms.mufg.com

How complaints are dealt with

If you have a complaint about financial product advice provided by representatives of Retire360, you can direct your complaint to 'The Complaints Officer' at our address listed in 'Our Contact Details' at the end of this guide. We will try to acknowledge and respond to your complaint fairly and within the required timeframes.

If you do not receive a response to your complaint within the required timeframe or are not satisfied with the response after going through the internal complaints process, you can take your complaint to the Australian Financial Complaints Authority ("AFCA") (ABN 38 620 494 340).

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Phone: 1800 931 678

Web: www.afca.org.au

AFCA is an External Dispute Resolution (EDR) scheme which deals with complaints from consumers in the financial system, including the provision of financial product advice. AFCA may be able to assist you in resolving your complaint but will only become involved after you have made use of the above internal complaints handling process.

Professional indemnity insurance

Retire360 has Professional Indemnity Insurance which complies with s912B of the Corporations Act 2001 (Cth). This insurance provides cover for work performed by Representatives and employees of Retire360 including after they have ceased their employment.

Privacy

The privacy and security of your personal information is important to Retire360. Retire360 is subject to the MUFG Pension & Market Services Privacy Policy, which explains how Retire360 collect, use and handle your personal information. A copy of which is available online at:

<https://www.mpms.mufg.com/en/policy-statements/privacy/mufg-pension-market-services-privacy-policy/>

Disclaimer: This Financial Services Guide (FSG) has been prepared, authorised and issued by MUFG Retire360 Pty Limited ABN 36 105 811 836 AFSL 258145. Information provided in this FSG is general in nature and does not consider your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs.