Financial Services Guide

AMP Super – Guidance & Advice Services

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AMP Super's guidance and advice services are provided by AWM Services Pty Ltd (ABN 15 139 353 496, AFSL 366121) a Member of the AMP Group. AMP Super refers to SignatureSuper®, a registered trademark of AMP Limited ABN 49 079 354 519

This Financial Services Guide (FSG) contains information that will help you decide whether to use the financial services we offer. It contains information about our fees, how we are paid in connection with the services and how complaints in relation to these services are managed.

This FSG also sets out:

- information about us, including who we are and how we can be contacted
- the advice and services we provide
- how we manage your private information

Lack of independence

We are not independent, impartial or unbiased in relation to the provision of personal advice because we may receive monetary and non-monetary benefits from product providers.

Generally, we recommend products that are contained within our approved products and services list (APSL) which contain products and services from external providers and some which are related or associated with AWM Services Pty Ltd. Our advisers may hold shares in AMP Limited.

Our advice services

We offer a range of advice services for your retirement and broader goals. These include:

- Digital Advice
- General Advice
- Superannuation Advice (also known as Intrafund Advice)

Digital Advice

If you're an AMP Super member, you may be eligible to access our online digital financial advice tools at no extra cost. These online tools will help you understand if you're on track to achieve your retirement savings goals. You can also explore how changing your current contributions or investments, or your retirement plans, can change the result.

The tools are based on assumptions built into the tools and inputs provided by you. Where we have information we already know about you (e.g. your super account balance), you may select for this to be included in the inputs. The cost of this is included as part of the administration fee paid within your AMP Super product(s). Our superannuation advice service is also available to assist you with the tool and answer any questions you may have. If your needs are more complex, we will refer you to our other advice options.

General Advice

Our Super Coaches assist AMP Super members by navigating our digital advice tools via telephone or in the workplace (for select corporate super plans only). They can provide members with general advice and factual information regarding their superannuation or pension accounts. They can also offer guided support throughout the process of establishing a Retirement Income Stream. Our Super Coaches do not provide personal financial advice.

Superannuation Advice

We can help AMP Super members with factual information, general advice and personal advice specifically related to their superannuation or pension accounts. This is also called Intrafund Advice and is provided by our qualified Financial Advisers.

How we can help

Your super:

- Super Projection
- Investment Strategy
- Contributions Strategy
- Insurance Strategy

Your retirement income stream (pension):

- Setting up a pension account whilst still working (known as Transition to Retirement)
- Setting up a pension account at retirement
- Restarting a pension account
- Estimating how long your pension might last
- Choosing how to invest your pension
- Centrelink eligibility estimates where relevant

What you get:

- Consultation with a Financial Adviser
- If you need personal advice, a Statement of Advice (SOA) will be provided which will outline our advice and things that are important for you to consider
- Access to our Financial Advisers to ask questions related to our advice, your super or pension
- Detailed information about any products that are recommended (a PDS)

As this advice service is limited to the above areas, you will need to consider whether you have broader advice needs and if so, we can discuss an alternative advice process that best suits you.

A copy of the most current Product Disclosure Statement (**PDS**) relevant to your AMP product/s is available upon request. The PDS contains the key features of your AMP product, such as its benefits and risks as well as the costs you will pay the AMP Superannuation Trustee, N. M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL 234654) (**Trustee**). You should read your PDS and SOA carefully before making any decision relating to a financial strategy or product.

About us

Our Financial Advisers and Super coaches are representatives of AWM Services Pty Ltd (ABN 15 139 353 496 AFSL 366121) (**AWM Services**) and employees of AMP Services Limited. The registered office of AWM Services is Level 29, 50 Bridge Street, Sydney, NSW 2000. AWM Services is part of the AMP Group.

AMP Super Guidance & Advice Services can be contacted on 131 267, Monday to Friday 9am-5pm (Sydney time) or at intrafundadmin@amp.com.au. The Trustee has an agreement with AWM Services to provide its members with Digital, General and/or Intrafund Advice. If you hold an eligible AMP product, we can provide you with personal and/or general advice in relation to your product. As an existing member, the AMP Intrafund Advice and Digital Advice services are made available at no further cost to you. By offering this service, the Trustee aims to help more Australians manage their superannuation savings for better retirement outcomes.

Eligible AMP Products are:

- SignatureSuper
- SignatureSuper - Allocated Pension
- SignatureSuper - Term Pension

Our Intrafund Advisers are qualified to provide you with personal advice in relation to your AMP product. Note that for defined benefits funds and other complex arrangements (e.g. capital protection) you may be referred to an alternative advice service.

To give you some idea, some of the areas of advice that fall beyond the scope of the AMP Intrafund Advice service include other superannuation funds you may have an interest in; whether you should hold insurance outside of your AMP Product (either directly or via a different super fund); or any other assets or investments you hold outside your eligible AMP product.

From time to time, we may agree with the Trustee to provide other types of advice under this service.

Your relationship with us and using our services

You can contact us directly with instructions relating to any personal advice we provide to you. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email if we have received your prior authority. We will work with you to agree what advice and services are most suitable and make arrangements for you to speak with another adviser if the Intra-fund Advice service is not suitable for you.

Providing information to us

It is important that we understand your circumstances and goals, so we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you or we may decline to provide you advice.

Tax implications of our advice

AWM Services may provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you however we will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Our fees

The AMP Intrafund Advice service is made available at no further cost to you, as an existing Member of an eligible AMP product. Where you are referred to another advice service, for example where Intrafund Advice will not meet your needs, there may be fees involved in receiving those services. You are encouraged to read the Financial Services Guide (FSG) covering the services provided under that alternative offer.

How your adviser is paid

As employees, our Financial Advisers and Super coaches receive a base salary plus superannuation and may receive a bonus which is calculated as a percentage of their base salary and superannuation. To be eligible to receive a bonus each year, your Financial Adviser or Super Coach must achieve pre-determined compliance, professional standards, and business objectives. These payments cannot be ascertained at the time this FSG is provided to you. Our Financial Advisers and Super Coaches may receive the occasional gift or invitations to events from a product provider or referral partner. These are at no additional cost to you.

We may receive indirect benefits from product issuers for the services we provide you in relation to their products. This may include non-monetary benefits that are valued at less than $300 for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

AWM Services keeps a register of non-monetary benefits we receive. You can see a copy of this register by asking us. Any other benefits we receive will be disclosed in our written advice.

Service Fees

AWM Services provides the Intrafund Advice, Digital Advice and related services to members of eligible AMP Products on behalf of the Trustee. Under that arrangement, the Trustee pays AWM Services a service fee for the provision of those services. The service fee paid to AWM Services includes a fixed base fee, and tiered variable fee (charged per call or digital Statement of Advice generated) exceeding the base level.

Getting help if you're not satisfied with our service

If you aren't satisfied with our product, advice, or service, we encourage you to speak with us so we can help to resolve your issue and identify where we can do better. Our approach is designed to ensure your issue is dealt with fairly and promptly, at no cost to you. If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:

Phone:	1800 812 388
Email:	advicecomplaints@amp.com.au
In writing:	**Attention: Head of Advice Complaints and Client Remediation** Level 29, 50 Bridge Street, Sydney, NSW 2000 They will try to resolve your complaint quickly and fairly and provide you with a decision in respect to your complaint within 30 days of us receiving it. We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you can refer your company to the Australian Financial Complaints Authority (AFCA).

If you aren't happy with our resolution of your complaint you can contact the **Australian Financial Complaints Authority (AFCA)**. AFCA is an independent body set up by the government to help resolve complaints in the financial services industry. They provide consumers and small businesses with fair, free, and independent dispute resolution for financial complaints. There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

The contact details for AFCA are:

Australian Financial Complaints Authority

GPO Box 3

MELBOURNE VIC 3001, Australia

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

Compensation arrangements

AWM Services is covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001(Cth) and the National Consumer Credit Protection Act 2009 (Cth). You do not have a direct right to claim under this insurance, as the purpose of this cover is to ensure that sufficient resources will be available to meet claims against us. The insurance covers claims arising from the actions of our employees or representatives, even where subsequent to these actions they have ceased to be employed by or act for AWM Services.

Protecting your privacy

We are committed to safeguarding your personal information. To provide you with guidance and advice, we may need to collect relevant information about you. Wherever possible, we will collect this information directly from you. However, with your consent, we may also obtain it from other sources, such as the Trustee of your AMP product.

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (**AML/CTF**), we are required to verify your identity. This means we may ask you to present identification documents such as your passport or driver's licence. Providing incomplete or inaccurate information may limit our ability to fully understand your financial needs, objectives, and situation. As a result, our recommendations may not be entirely appropriate or suitable for you.

When providing financial advice or services, we may access and use your personal information. This information may be:

- Shared with other financial advisers, brokers, or authorised representatives who review customer needs and circumstances, including entities within the AMP Group.
- Disclosed to external service providers, both in Australia and overseas, who support us in delivering financial advice and services. A list of countries where these providers may be located is available in the AMP Group Privacy Policy.
- Used to inform you about financial opportunities that may be relevant to your needs through direct marketing, unless you opt out as outlined in the Privacy Policy.
- Disclosed as required or authorised by law, or to any party you have authorised.

We take reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification, or disclosure. You may request access to the personal information we hold about you at any time, and ask for corrections or updates.

For more information, including how to make a complaint about a breach of the Australian Privacy Principles, please refer to the AMP Group Privacy Policy at www.amp.com.au/privacy, or contact us directly