



## Financial Services Guide

Effective date: 30 November 2018

**The Financial Services Guide (FSG)** provides important information about who we are, our services, how we are paid for our services, and your rights as a client, including about our complaints system.

This FSG is provided by Verve Superannuation Pty Ltd, ABN 65 628 675 169. Verve Superannuation is a Corporate Authorised Representative of Future Super Asset Management, ABN 81 002 558 956, Australian Financial Services License number 238184.

If you need more information, please contact us by phoning 1300 799 482 or email [hello@VerveSuper.com.au](mailto:hello@VerveSuper.com.au).

### Our Services

Verve Superannuation Pty Ltd is the Founder and Promoter of the Verve Super superannuation fund. Our role is to promote Verve Super, assist in providing services to Verve Super members, provide an approved investment list to the Investment Manager, and to assist the trustee of Verve Super in ensuring the superannuation fund remains true to label.

We are authorised to provide the following financial services:

- Provide general financial product advice to retail clients on superannuation, managed investments and insurance;
- Provide financial product advice to wholesale clients on superannuation, managed investments and insurance; and
- Deal in superannuation, managed investment and insurance products for retail and wholesale clients.

Any advice we provide to retail clients will only be general product advice, and won't take into account your personal financial situation or needs. We will not provide personal

financial advice to retail clients. You should read the Verve Super PDS before making an investment decision.

### Who is the issuer of the Future Super fund

The Verve Super fund is issued by an independent Trustee called Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153). The trustee ensures that the Verve Super fund is managed in a compliant way and in the best interests of members. The trustee holds appropriate Trustee Liability Insurance. We believe having a dedicated, independent Trustee is best practice in superannuation.

### Related parties and service providers

The Investment Management of Verve Super is provided by Future Super Asset Management (ABN 81 002 558 956, AFSL 238184). The Administration of Verve Super is provided by OneVue Super Services Pty Limited, ABN 74 006 877 872. Insurance is issued by AIA Australia Limited, ABN 79 004 837 861.

### What documents should you receive

Before you make an investment decision about Future Super, we will either send to you directly or make available to you on our website the following documents which contain important and detailed information about Future Super:

- A Product Disclosure Statement (PDS);
- An Additional Information Booklet (AIB);
- An Insurance Guide; and
- Our Privacy Policy

### How are we paid for our services

We receive a portion of the management fees for Future Super equal to the balance of the total fee minus the investment and administration fees and the fund expense and operational risk reserves accrued in the calculation of the unit price. This fee is estimated to currently be approximately 0.4% of the Fund per annum. We will always ensure that the management fees are disclosed in an easy to understand way in the PDS and on our website. The trustee, investment manager and administrator of Verve Super also receive a portion of the management fee.

All of our staff are paid a salary, and none of our staff will receive a commission if you choose to make an investment.

If you have a financial adviser and would like them to receive a commission or advice fee paid from your Verve Super account, the amount of this fee will be negotiated

independently between you and your adviser. You should ensure that you always receive a Statement of Advice (SoA) when receiving personal financial advice from a financial adviser. You may inform us at any time if you want to remove any advice fees from your Future Super account.

### Your privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of your privacy. Our Privacy Policy is available on our website, or else you can contact us directly for a copy.

### How we deal with complaints

We endeavour to resolve all complaints quickly and fairly. Our Complaints Officer will respond to all complaints in writing as soon as possible. You can contact our Complaints Officer by phoning **1300 799 482** or email **hello@VerveSuper.com.au**.

If you are not satisfied with our response to your complaint or with how your complaint has been handled, you may contact the Financial Ombudsman Service which is an independent external dispute resolution service. You can contact the Financial Ombudsman Service by phoning **1300 780 808**, or visit their website at **www.fos.org.au**.