



## Financial Services Guide

**Issue Date: 1 November 2023**

### About this Guide

It is important that you read this Financial Services Guide (FSG). It contains information designed to help you in decide whether to use any of the services offered by Verve Superannuation Pty Ltd as described in this guide, including who we are, the services and products we provide, how we're paid, how we manage your personal information, and how you can complaint about a matter relating to us.

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

### Who We Are

Verve Superannuation Pty Ltd is part of the Verve Group, which comprises Verve Superannuation Holdings Pty Ltd (ABN 53 628 673 058), and its two wholly owned subsidiaries, Verve Money Pty Ltd (ABN 71 653 669 366, AFS Representative No. 001294184) and Verve Superannuation Pty Ltd (ABN 65 628 675 169; AFS CAR No. 001268903).

Verve Superannuation Pty Ltd operates as Corporate Authorised Representatives under the AFS Licence held by True Oak Investments Ltd (ABN 81 002 558 956; AFSL 238184). Verve Money Pty Ltd operates under a separate CAR Agreement with True Oak Investments Ltd and produces its own FSG.

### Our Services

Verve Superannuation Pty Ltd is the Founder of Verve Super, a division of the Future Superannuation Fund (ABN 45 960 194 277; RSE Registration No R1072914).

Our role is to promote Verve Super and assist in providing services to Verve Super members.

Verve Superannuation Pty Ltd is authorised by True Oak Investments Ltd to provide the following financial services to retail and wholesale clients:

- a. Provide general financial product advice in relation to superannuation and life insurance products;
- and



- b. Deal in a financial product, by applying for, acquiring, varying or disposing of a financial product on behalf of another person, in relation to superannuation and life insurance products.

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product (for example, we may act on behalf of the issuer of Verve Super (the Trustee) when arranging for a client to acquire an interest in Verve Super).

### **General Financial Product Advice Only**

Any advice we provide to retail clients is general financial product advice only. This means that we do not take into account your personal financial objectives, situation or needs in relation to any advice that we provide over the phone, by email, by letter, in person at events, in newsletters or marketing material, on our website, or via our social media platforms.

Consider getting in touch with a professional adviser if you'd like advice tailored to your own personal objectives, situation or needs.

### **Disclosure Documentation**

Before you make a decision about Verve Super, we will make the Product Disclosure Statement (PDS), Additional Information Booklet, Insurance Guide and Target Market Determination available to you.

These documents contain important information about Verve Super, including its key features, fees, benefits and risks. They will help you make an informed decision about Verve Super, so read the PDS and other disclosure documents carefully.

You can view and download a copy of each of the disclosure documents for Verve Super from [www.vervesuper.com.au](http://www.vervesuper.com.au). You can also ask us to email you a PDF copy of these documents, which we'll do free of charge – just email us at [hello@vervesuper.com.au](mailto:hello@vervesuper.com.au).

### **Instructing Us**

You can contact us directly with any instructions relating to the financial products we promote. This includes giving us instructions electronically (including via your Verve Super account) or by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding.



We may ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

### **The Product Issuer**

Verve Super is a division of the Future Superannuation Fund. The Future Superannuation Fund is issued by an independent trustee called Equity Trustees Superannuation Limited (ABN 50 055 641 757, RSE Licence L0001458, AFSL 229757) (the Trustee). The role of the Trustee is to ensure that Verve Super is managed in a compliant way and in the best financial interests of members. The Trustee holds appropriate trustee liability insurance. Learn more about the Trustee, including their Privacy Statement at [www.egt.com.au/superannuation/board-and-governance](http://www.egt.com.au/superannuation/board-and-governance).

### **Related Parties and Service Providers**

#### Service Providers

The Promoter of the Future Superannuation Fund is Future Super Investment Services Pty Ltd (ABN 55 621 040 702, AFS CAR No. 001271441), a Corporate Authorised Representative of Future Promoter Holdings Pty Ltd (ABN 90 167 800 580; AFSL 482684). There is a Sub- Promoter Agreement in place between Future Super Investment Services Pty Ltd and Verve Superannuation Pty Ltd, in respect of the promotion of Verve Super.

The Investment Management of the Future Superannuation Fund, including the Verve Super division, is also provided by Future Super Investment Services Pty Ltd.

The Administration of Verve Super is provided by Apex Superannuation (Australia) Pty Ltd (ABN 28 081 966 243, AFSL 238507) .

Insurance cover is offered to eligible members by AIA Australia Limited (ABN 79 004 837 861; AFSL 230043).

The contracts for Administration, Investment Management and Group Life Insurance are held between the Trustee and the relevant provider.

### **Referrers**

If you have been referred to us by another person or entity (Referrer), we may pay the Referrer a referral fee (this may happen when we enter into a marketing relationship with a third party in respect of Verve Super). The referral fee is typically a fixed fee. You'll be told about the relationship[ and details about the remuneration that the Referrer will receive at the time of the referral. Referral fees are not additional fees paid by you.



## How We're Paid

### Sub-Promoter Fee

As the Sub-Promoter of Verve Super, we receive all of the dollar-based administration fee, and a portion of the percentage-based administration fee as set out in section 6 of the Verve Super PDS.

### Staff Remuneration

Our staff receive a salary plus superannuation, and may receive bonuses or other benefits from time to time. Staff do not receive a commission or bonus if you choose to make an investment with Verve Super.

## Professional Indemnity Insurance

We have professional indemnity insurance, which provides cover for claims by retail clients that relate to the financial services that we promote and provide. This satisfies the compensation arrangements required under section 912B of the Corporations Act 2001 (Cth). We are also covered for claims against former representatives while they acted on our behalf. You do not have a direct right to claim under this insurance.

## Your Privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of collecting, using, storing, disclosing and maintaining your personal information. You can view and download a copy of this Policy from [www.vervesuper.com.au](http://www.vervesuper.com.au).

## Complaints Handling

If you are dissatisfied or have a complaint about the services we provide to you, we encourage you to contact us to tell us about your complaint.

**Post:** Complaints Officer, Verve Super  
PO Box 777, Surry Hills NSW 2010

**Phone:** 1300 799 482

**Email:** [hello@vervesuper.com.au](mailto:hello@vervesuper.com.au)

# Verve

## SUPER

An acknowledgement will be issued to you within one business day of receipt of your complaint, either by phone, email or post. Our team will investigate and respond to all aspects of the matters raised in your complaint.

We will provide you with a response no later than 45 calendar days after receiving your complaint, unless another timeframe is allowed or required under the relevant legislation.

If you make a complaint and we resolve it within 5 business days from receipt, to your satisfaction, we are not required to send you a formal complaint response unless you request one, or your complaint relates to hardship, a declined insurance claim, the value of an insurance claim or for any decision of a trustee (or failure by the trustee to make a decision) relating to a complaint.

For death benefit objections, the Trustee must provide a complaint response no later than 90 calendar days after the expiry of the 28 calendar day period for objecting.

We will do our best to resolve your complaint as soon as possible. However, if we are unable to provide you with a response within the required timeframe, we will provide you with progress updates including reasons for the delay.

If you're not satisfied with our handling of your complaint or our decision, or if you did not receive a response within the required timeframe, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA), an independent dispute resolution service established by the Government.

**Post:** Australian Financial Complaints Authority

GPO Box 3 MELBOURNE VIC 3001

**Phone:** 1800 931 678

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

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

Time limits may apply. Please act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. Complainants are encouraged to pursue internal dispute resolution before making a complaint to AFCA.