



IOOF

27 May 2024

Financial Services Guide

This Financial Services Guide (FSG) is an important document that provides you with information about the financial services offered by IOOF Investment Management Limited ABN 53 006 695 021 AFSL No 230524 (also referred to in this FSG as 'IIML', 'we', 'us' or 'our'). We are required by law to provide you with certain information before we provide a financial service to you.

Please retain this document for your reference and any future dealings with us.

Not independent

We are a wholly owned subsidiary of Insignia Financial Ltd ABN 40 100 103 722 and part of the Insignia Financial Group of companies (Insignia Financial Group).

Purpose of this document

This FSG is designed to help you decide whether to use our financial services and products. This FSG explains:

- who we are
- the financial services and products we may provide to you
- how we are paid and any conflicts that may exist
- details of how to get advice and give instructions
- details on how we protect your personal information
- how you can make a complaint about us
- what we can do and what we expect from you.

This FSG only relates to products and financial services relevant where IIML is the Trustee. It also answers other important questions, including how to contact us and how you can access our dispute resolution procedures.

If you need more information about anything covered in this document, please contact us. Our contact details are at the end of this FSG.

The financial services we provide

The financial service we provide is primarily dealing in financial products issued by us or another company in the Insignia Financial Group. Also, as a platform service provider, we may acquire and otherwise deal with financial products issued by companies both within and outside the Insignia Financial Group on your behalf.

Actuate Alliance Services Pty Ltd¹ (a related party of Insignia Financial Group) provides general advice on financial services and products issued by some companies within the Insignia Financial Group including IIML.

Other documents you may receive

If you use a financial adviser, you are entitled to receive a Statement of Advice (SoA) on the first occasion they provide you with personal advice.

Before a financial adviser provides you with any personal financial advice, they will collect certain personal information about you, your objectives, financial situation and needs.

¹ ABN 40 083 233 925 AFSL 240959

The SoA will contain the advice, the basis of the advice, including information about fees, payments and associations they have that may influence the advice provided to you.

Copies of all advice documents will be retained on your client file and you may request a copy by contacting your financial adviser.

Product Disclosure Statement

Our Product Disclosure Statements (PDS) are made available online.

The PDS will help you make an informed decision about whether or not to acquire or continue to hold the product. The PDS will contain information about the features, costs, risks and benefits of the financial product.

General advice

Our Financial Coaches may also give you general advice which does not take into account your particular financial situation, needs or objectives. Our Financial Coaches operate through Actuate Alliance Services Pty Ltd, a related party. When receiving general advice from a Financial Coach, the FSG for Actuate Alliance Services Pty Ltd will be provided to you. You should assess your own circumstances and consider the PDS before making an investment decision.

If you contact us or visit our websites, you will receive general advice only.

Who provides the financial service?

IIML provides the financial services described in this FSG directly.

IIML is an Australian Financial Services Licensee (AFSL No 230524) under the *Corporations Act 2001* (Corporations Act) and is also a Registrable Superannuation Entity Licensee (RSE License No L0000406) under the *Superannuation Industry (Supervision) Act 1993*.

IIML is authorised to advise and deal in financial products including:

- Deposit and payment products
- Government debentures, stocks or bonds
- Interests in managed investment schemes
- Investment life insurance and life risk products
- Retirement savings accounts
- Securities
- Superannuation products; and
- Derivatives and foreign exchange products.

Remuneration

Any of the below payments are made as agreed with you or to the extent permitted by law.

How are we paid?

How we are paid will vary depending on the nature of the financial service we provide to you.

If you invest in a product we offer, we will receive remuneration in relation to your investment in that product.

The remuneration we will receive for the products we offer is set out in the PDS for the particular product.

Intra-fund Advice Costs

We make available to our members limited non-ongoing personal advice about their interest in the Fund. This may include advice to help members make investment decisions about their interest in the Fund. This advice is sometimes referred to as intra-fund advice. The costs of providing intra-fund advice are collectively charged to all members and form part of the administration fees and costs shown in the Fees and Costs Summary in the PDS. These costs are different from adviser service fees, which are agreed between the member and the adviser and are charged directly to members.

Remuneration for employees

Employees of the Insignia Financial Group are paid a salary. They may also be eligible for performance bonuses related to their overall performance which may include quality of advice provided to clients.

Any performance bonus our employees receive will not affect the level of fees charged on your investments. Performance bonuses are paid by us and are not charged to your investment account.

Our employees are not entitled to receive commissions.

Referral arrangements

In any instance you require advice beyond the scope of which we can provide, we can refer you to a suitably qualified professional.

Related parties

IIML is part of the Insignia Financial Group comprising Insignia Financial Ltd ABN 40 100 103 722 and its related bodies corporate (Insignia Financial Group).

Related entities may receive payment for administration, management, information technology and other services provided to us.

Entities owned by the Insignia Financial Group may be the responsible entity for investment options available through our products and may receive and retain fees in connection with these products. Fees payable for these investment options are set out in the relevant disclosure document. These companies include:

- IOOF Investment Services Ltd ABN 80 007 350 405, AFSL 230703
- MLC Investment Limited ABN 30 002 641 661, ASFL 230705
- Navigator Australia Limited ABN 45 006 302 987, AFSL 236466
- OnePath Funds Management ABN 21 003 002 800, AFSL 238342

In addition, you may choose to receive advice in relation to the products we offer from a Financial Adviser or Financial Coach who is associated with the Insignia Financial Group. Details of these groups can be found at insigniafinancial.com.au/about-us/our-brands/financial-advice. Any remuneration paid to your Financial Adviser or Financial Coach will be set out in the Financial Services Guide that your adviser provides to you.

Please refer to the PDS of the relevant product for more information.

Managing conflicts of interest

We have policies in place that contain measures to identify and manage conflicts when appointing related parties. These policies also apply to the investment selection process.

Your questions answered

Will IIML provide personal financial advice which is suited to my personal situation, needs, goals and objectives?

While IIML does have a license to provide advice IIML does not provide you with personal financial advice.

If you require personal advice (ie. advice which considers your personal objectives, financial situation and needs) rather than general advice our Financial Coaches may refer you to a financial adviser within the Insignia Financial Group network. The financial adviser may charge you fees for their services.

What if I don't want advice?

Some products are designed to be used with a financial adviser. You should consider obtaining financial advice before making any financial decisions. It is recommended that you consider the relevant Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) Guide and incorporated by reference documents for the product and any relevant investment(s) selected and confirm that the product

meets your objectives, financial situation and needs. You can obtain a copy of the latest disclosure documents and Target Market Determinations online.

What compensation arrangements do you have in place?

Financial Services Licensees who provide financial services to retail clients are required to have arrangements for compensating those persons for loss or damage suffered because of breaches of relevant legal obligations by a licensee or its representatives.

IIML is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

How do I provide you with instructions?

You can generally choose how you would like to give us instructions by logging into your account, in writing, by telephone or email. In some cases, the way in which you give us instructions may be limited by law or by particular product features.

How do we protect your personal information?

We recognise the importance of protecting your privacy. Personal information provided by you in the course of receiving financial services is governed by our privacy policy which outlines how the information we collect from you is used, stored and disclosed.

As a financial service provider, we are obligated to verify your identity and the source of any funds. Accordingly, we will ask you to present identification documents, such as, your passport and driver's licence, which will be held on file.

The main reason we collect, use and/or disclose your personal information, is to provide you with the products and services that you request. This may also include the following related purposes:

- To help your financial adviser provide you with financial advice and ongoing services in relation to your account with us.
- To facilitate administration, accounting, research, risk management, compliance and evaluation of Insignia Financial Group products and services.
- To establish and maintain insurance protection that you may request.
- To provide you with information about other products and services that we or other members of the Insignia Financial Group offer that may interest you.

We may also disclose your information to external parties some of whom act on your or our behalf. These parties may include:

- your financial adviser
- your employer
- banks or other financial institutions
- medical professionals
- insurers and reinsurers and their claims agents and assessors
- superannuation trustees, product issuers, legal and accounting firms, auditors, mail houses, contractors, or other involved with the service
- the Australian Taxation Office
- the Australian Securities and Investments Commission
- other companies within the Insignia Financial Group.

We may also collect and disclose your personal information when required or authorised to do so by law.

It is generally unlikely that we will disclose your personal information overseas. However, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with Australian privacy law. Should your financial adviser utilise an overseas service provider, these arrangements will be detailed in their Financial Planner Profile.

Your personal information will be handled in accordance with our Privacy Policy which outlines how we collect, use, store and disclose your personal information. For more information, including how to access or correct your personal information, or how to complain about a breach of the Australian Privacy Principles, please read our Privacy Policy which can be accessed on our website at ioof.com.au/privacy or by contacting:

By mail: Privacy Officer
IOOF Investment Management Limited
GPO Box 264
Melbourne VIC 3001

By email: privacy.officer@insigniafinancial.com.au

By phone: 1800 913 118

We make a number of our Target Market Determinations publicly available at ioof.com.au/performance/target-market-determinations or on the relevant product website.

Resolving complaints

We value your feedback and we're committed to resolving any concerns you may have. If you have a complaint, our service representatives can usually resolve it quickly over the phone on 1800 913 118.

If you'd prefer to put your complaint in writing, you can email or send a letter using the contact details below.

Email: customercare@insigniafinancial.com.au

In writing: The Complaints Resolution Manager
GPO Box 264
Melbourne VIC 3001

Further help – The Australian Financial Complaints Authority (AFCA)

You have the option of lodging a complaint with AFCA directly rather than lodging a complaint with us. You can also lodge a complaint with AFCA if you are not satisfied with our response or if your complaint has not been resolved within the maximum time frame prescribed by the Australian Securities and Investment Commission (ASIC). AFCA provides an independent financial services complaint resolution process that's free to consumers. You can contact AFCA in the following ways:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

How do I contact you?

You can contact us by:

- calling our offices on 1800 913 118
- visiting our web site at ioof.com.au
- writing to us at GPO Box 264, Melbourne VIC 3001.

Our registered office is at Level 1, 800 Bourke Street, Docklands VIC 3008.