

ACCLAIM

MANAGEMENT GROUP

Financial *Services* Guide

7 December 2017

Acclaim Management Group Limited
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AFSL No. 305 604

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What is a financial services guide?

This Financial Services Guide (FSG) provides you with information about Acclaim Management Group Limited ('Acclaim', 'we', 'us', or 'our') and is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

This FSG is about the superannuation services that Acclaim provides in relation to AMG Super (ABN 30 099 320 583) and the Freedom of Choice Super and simpleWRAP Super sub-plans of The Executive Superannuation Fund (ABN 60 998 717 367) (collectively referred to as "Funds").

The matters covered by the FSG include who we are and how we can be contacted:

- the services we are authorised to provide you;
- how we (and any other relevant parties) are remunerated;
- details of any potential conflicts of interest; and
- details of our internal and external dispute resolution procedures and how you can access them.

You have the right to ask about our charges, the type of advice we will provide, and what you can do if you have a complaint about our services. This FSG is designed to assist you in deciding whether to use any of the services offered in this FSG. You may also receive a product disclosure statement (PDS) in relation to the Funds. The PDS will contain information about the relevant product and will assist you in making an informed decision whether or not to invest in the product. You should read and consider the relevant PDS before applying to join.

Which financial services are we licensed to provide?

Acclaim's Australian Financial Services Licence (AFSL 305 604) authorises us to:

- Provide financial product advice about superannuation products; and
- Apply for, acquire, vary or dispose of superannuation products; to retail and wholesale clients.

When providing services in relation to the promotion and administration of AMG Super, Freedom of Choice Super and simpleWRAP Super, we act on behalf of Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229 757, RSE L0001458.

What type of advice do we provide?

Acclaim does not give personal advice about superannuation products. Any advice we may give is of a general nature and does not consider your objectives, financial situation or individual needs. This applies whether you visit the Funds websites, call our relevant Contact Centres, or write to us. If you do need advice that takes into account your personal needs and circumstances, you should talk to an independent financial adviser.

What else should you do before using our products?

Before applying to join the Funds, you should read and consider the relevant PDS and associated disclosure documents for the relevant divisions.

The Funds' PDS and associated disclosure documents contain information about the product and will assist you in making an informed decision. These documents have information about the features, associated costs, significant benefits or risks and other information such as privacy and complaints handling.

What is our relationship with third party service providers?

The trustee and issuer of AMG Super, Freedom of Choice Super and simpleWRAP Super is Equity Trustees Superannuation Limited. Acclaim is the promoter and administrator of the Funds and provides promotional and other services to the Funds.

There are also a number of external service providers that have been engaged to provide services in relation to the Funds, including:

- Acclaim sub-contracts the administration of the accounts within the Funds to ESP Group Pty Ltd ABN 36 074 905 061.
- Acclaim sub-contracts the investment administration and accounting services within the Funds to DDH Graham Limited ABN 28 010 639 219, AFSL 226 319.
- Insurance cover offered within AMG Super is provided by Hannover Life Re of Australasia Ltd (Hannover Life Re) ABN 37 062 395 484.
- Insurance cover offered within Freedom of Choice Super and simpleWRAP Super is provided by TAL Life Limited (TAL) ABN 70 050 109 450.

Compensation arrangements

Acclaim has professional indemnity insurance cover in place in respect of the financial services provided to retail clients. This insurance covers claims in relation to representatives of Acclaim. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

How will you pay Acclaim for the services provided to you?

Where fees are paid by members of the Funds, a portion of these fees are paid to Acclaim. These fees are typically in the range of 0.30% to 0.60% of a member's account balance. The rest of the fees (approximately 0.20% to 0.30%) are used to pay the trustee and other third party service providers.

If you take out insurance, Hannover Life Re or TAL will pay up to 10% of insurance premiums it receives to Acclaim as an administration fee. These payments to Acclaim are not passed on as an additional fee to you as they are already included in the price of the service provided. For a full description of all other fees that apply to the Funds, please refer to the relevant PDS and associated disclosure documents.

Our employees and directors are paid a salary, but do not receive any commissions. They may, however, be eligible for bonus payments from us based on personal performance in meeting or exceeding customer service standards and/or assessment of team, or company performance.

You may receive advice in relation to the products we offer from financial advisers that do not work for us. These advisers may receive remuneration, which we collect on their behalf. The amount of this benefit is set out in the PDS for the particular product and your adviser is also required to set out the remuneration they receive in a statement of advice, which they must give to you if they provide you with personal financial product advice.

We do not pay commissions or provide other benefits to third parties for referring customers to us.

You may request from us particulars of the remuneration (including commission) or other benefits Acclaim and other specified persons, such as related bodies corporate and associates, have received or are to receive in relation to the financial services identified in this FSG. Your request must be made within a reasonable time after you are given this FSG and before any financial services identified in this FSG are provided to you.

How can you give instructions to us?

Generally, you may give us instructions by telephone, mail, or via our website. There may be special instruction arrangements for specific products and services which are explained in the relevant PDS or associated disclosure documents.

How do you contact us?

Contact details for Acclaim are as below:

Telephone: 1300 264 264
Facsimile: (07) 3899 7299
Address: Level 9, 324 Queen Street
Brisbane QLD 4000
Email: info@amgsuper.com.au

What should you do if you have a complaint?

To ensure Acclaim provides the highest quality service, we have employed an internal compliant resolution policy and complaint handling procedures that meet the relevant Australian Standards, to respond to any complaints efficiently and effectively. We are also a member of the Financial Ombudsman Service Limited (FOS), an approved external complaints resolution scheme which provides a free consumer service.

If you have a complaint about our services or advice, the following steps should be taken:

Contact us on 1300 264 264 or by putting your complaint in writing and sending it to:

Compliance Manager
Acclaim Management Group Limited
GPO Box 330
Brisbane QLD 4001

We will do everything within our power to resolve the issue as quickly as possible. If you still do not get a satisfactory outcome within 45 days of the first notification of your complaint to us, you can contact FOS on 1300 780 808 or by sending your complaint in writing to:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Please note that the scope of matters FOS can deal with has some financial limitations. FOS will advise you if they can deal with your complaint, and if so, what information you need to supply. Both Acclaim's internal complaint handling procedure and the FOS service are free of charge.

The Australian Securities and Investment Commission (ASIC) also has a free call Infoline 1300 300 630 which you may use to obtain information about your rights.