

Financial Services Guide

About this Guide

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Version 3

This Financial Services Guide (FSG) has been prepared, authorised and issued by MUFG Retire360 Pty Limited (ABN 36 105 811 836, AFSL 258145) (Retire360).

legalsuper has an arrangement with MUFG Retire360 Pty Limited (AFSL 258145) to provide financial product advice to legalsuper members about your legalsuper account and Adviser Online digital advice tool.

The purpose of this FSG is to provide you with information about who we are, the services we provide, how we charge for these services, our associations, your rights should you have a complaint, plus other important information. This will help you decide if you wish to use any of the services offered in this FSG. If you need more information or clarification on any matter raised in this FSG, please contact us.

This FSG is an important document. Please ensure that you read it carefully and keep it safely with your documents. This FSG should be read in conjunction with the legalsuper FSG that is available on their website.

WHO ARE WE?

Retire360 is a provider of financial advice services and technology. With clients across Australia, Retire360 delivers tailored, efficient and scalable solutions through both direct advice channels and an online capability.

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NOT INDEPENDENT

Retire360 is not independent, impartial or unbiased as it is paid a fee by legalsuper for the service provided. Retire360 is part of the MUFG Pension & Market Services group of companies, providers of a range of services to the Australian superannuation industry.

legalsuper has relationships with other members of the MUFG Pension & Market Services, including Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS), Pacific Custodians Pty Limited (ABN 66 009 682 866) and The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH). One or more of these companies may provide administration or clearing house services to legalsuper for which a fee is paid to the MUFG Pension & Market Services.

WHO IS RESPONSIBLE FOR THE ADVICE GIVEN?

The Adviser Online tool enables Retire360 to provide financial advice to legalsuper members, Retire360 is the providing entity and the authorising Licensee responsible for the financial advice services provided to you.

WHAT SERVICES DO WE PROVIDE?

We can provide you with personal and/or general advice depending on what you require from us.

If we provide you with personal advice, this will be based on your responses to the questions in Adviser Online covering your objectives, financial situation or needs. We will only recommend a legalsuper product to you based on your responses. To give you advice that is appropriate for you, you will need to provide to us all relevant information about you that we need.

We will also give you a Statement of Advice (SOA) that discloses our advice, the basis of the advice and any costs associated with the advice.

In conjunction with the SOA, we will provide you access to the legalsuper Product Disclosure Statement (PDS). The PDS explains the product and sets out any conditions applying to the product.

If you do not generate an SOA through Adviser Online, please do not act on any information provided to you on screen and you should contact legalsuper for assistance.

The Adviser Online tool enables Retire360 to provide financial advice in relation to your interests in legalsuper relating to:

- Investment Choice;
- Retirement Adequacy;
- Contributions; and
- Insurance.

The Adviser Online tool enables Retire360 to provide financial advice only in relation to the following products or product types:

- Superannuation strategies; and
- legalsuper superannuation products only.

The Adviser Online digital advice tool only provides advice on the products and services listed above. For more information, or other advice requirements, please call legalsuper on 1800 060 312 (8am to 8pm [AEST] Monday to Friday).

THE PERSONAL ADVICE PROCESS

In order to provide you with personal advice we follow these simple steps set out below.

Understanding how we operate means you know what is needed and what will be provided.

STEP 1

To use the Adviser Online digital advice tool, you will need to login to legalsuper's MemberAccess online member portal. Once you have logged in, you will be able to download an FSG and

Privacy Policy prior to commencing an advice journey, which is designed to get to know you by asking your financial goals, objectives and needs.

STEP 2

Once the Adviser Online digital advice tool has confirmed the areas of advice, it will ask you a range of questions, which includes and is not limited to:

- Income & Expenses;
- Current Superannuation contributions;
- Current Liabilities (loans); and
- Risk profile questionnaire.

It is important you take time to complete all questions accurately otherwise we will not be able to prepare advice that is appropriate and in your best interest.

STEP 3

The Adviser Online digital advice tool will determine the appropriate advice from the answers you have provided.

STEP 4

The Adviser Online digital advice tool will provide you with a written SOA which details our advice to you, the basis of the advice and any costs associated with the advice. This is an important document which you should read and ensure that you understand. We suggest that you contact legalsuper to discuss anything you don't understand or don't agree within this document.

STEP 5

If you are happy with the advice, the Adviser Online digital advice tool will provide you with the steps to implement the agreed strategy.

Prior to acting on the advice provided by MUFG Retire360 Pty Limited you must first generate and read the SOA. If you do not generate and read the SOA, please do not act on any information provided.

Note: As circumstances change, we think it important to consider reviewing your situation periodically with your adviser.

HOW ARE WE REMUNERATED FOR OUR SERVICES?

Retire360 receives a fee from legalsuper to provide their members with access to Adviser Online.

POTENTIAL CONFLICTS OF INTEREST

Information about our relationships and associations with other entities is provided so that you can assess whether they may influence the advice we give you.

legalsuper does not have any relationships or associations with any product issuer outside legalsuper that could be expected to influence the financial advice services provided by Retire360.

HOW WE MANAGE YOUR PERSONAL INFORMATION

If you ask us for financial advice, we may ask you for information that we need to provide that advice. We will maintain a record of your personal information and any recommendation provided for a minimum of seven years. We will ensure the privacy of your information is treated in accordance with the legalsuper and

Disclaimer: This Financial Services Guide (FSG) has been prepared, authorised and issued by MUFG Retire360 Pty Limited ABN 36 105 811 836 AFSL 258145. Information provided in this FSG is general in nature and does not take into account your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs.

MUFG Retire360 Privacy Policy (which can be provided upon request).

You can contact our office to obtain and arrange access to your file. For more information, a copy of the legalsuper Privacy Policy is available at legalsuper.com.au or by contacting legalsuper on 1800 060 312 (8am to 8pm [AEST] Monday to Friday).

Retire360 also keeps records of your personal information plus any recommendations and advice given to you. Those records along with this and any other FSG and SOA provided to you will be retained for the period required by law (seven years).

Retire360 is committed to the protection of your privacy and strives to abide by the Australian Privacy Principles which set out standards for the collection, use, disclosure and handling of personal information. Retire360 ensures the privacy of your information in line with its Privacy Policy which can be provided upon request. Alternatively, you can access this Privacy Policy at [MUFG Pension & Market Services Privacy Policy](#).

You can access your information by contacting legalsuper on 1800 060 312 (8am to 8pm [AEST] Monday to Friday).

WHAT HAPPENS IF YOU ARE DISSATISFIED WITH OUR SERVICE?

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly. If you are unhappy with any aspect of the service you receive, please let us know by phoning legalsuper on 1800 060 312 (8am to 8pm [AEST] Monday to Friday) or by emailing mail@legalsuper.com.au or by writing to the Complaints Officer at legalsuper, Locked Bag 5081, Parramatta NSW 2124.

Alternatively, if your complaint relates specifically to the advice that we have provided to you, you are able to forward your complaint to:

Retire360 Compliance Manager

Mail Address: PO Box 240,
Parramatta NSW 2124.

Telephone: 1300 734 007

Email: retire360@mpms.mufg.com

Finally, in the unlikely event that you feel that your complaint has not been resolved to your satisfaction after giving us the opportunity to resolve the issue, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA) at:

Online: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
PO Box 3, Melbourne VIC 3001

PROFESSIONAL INDEMNITY INSURANCE

Retire360 has appropriate professional indemnity (PI) insurance in place. The PI policy is available to both the Licensee and its authorised representatives for claims made by clients. The PI policy relates to claims concerning financial services and satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001.