



Financial Services Guide

5 March 2024

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 product or service.

This FSG is about the financial services that Acclaim provides in relation to:

- superannuation funds ('Funds'):
 - AMG Super (ABN 30 099 320 583), including Freedom of Choice a division of AMG Super; and
- IDPS-like scheme:
 - Acclaim Invest ARSN 660 973 044

This FSG is designed to assist you in deciding whether to use any of the financial products or services offered by us. 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.

If you are considering investing, you will be provided with:

- a product disclosure statement ('PDS') for the Funds;
- a PDS for the IDPS-like scheme.

The PDS contains information about the relevant products and will assist you in making an informed decision about whether to invest. You should read and consider the relevant PDS before making an investment decision.

Which financial services are we licensed to provide?

Acclaim is authorised by its Australian Financial Services Licence ('AFSL') to provide the following financial services:

- provide general financial product advice about:
 - deposit products;
 - government issued debentures, stocks or bonds;
 - investment life insurance products and products issued by a life insurance company which are

- backed by a statutory fund;
- interests in managed investment schemes, including investor directed portfolio services; and
- securities; and
- superannuation;
- apply for, acquire, vary or dispose of the following financial products on behalf of another person:
 - deposit products;
 - government issued debentures, stocks or bonds;
 - investment life insurance products and products issued by a life insurance company which are backed by a statutory fund;
 - interests in managed investment schemes, including investor directed portfolio services;
 - securities; and
 - superannuation;

to retail and wholesale clients.

When providing the above financial services we act on our own behalf.

What type of advice do we provide?

Acclaim does not provide personal advice about any financial 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 our websites, call our 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 or the IDPS-like scheme, you should read and consider the relevant PDS and associated disclosure documents which are available on our websites.

The PDSs and associated disclosure documents contain information about the products 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.



Do we engage related party service providers?

Acclaim is the promoter and administrator of the Funds. The trustee and issuer of the Funds is Equity Trustees Superannuation Limited (ABN 50 055 641 757; AFSL 229757; RSE L0001458) ('ETSL'). Acclaim and ETSL are not related parties.

Acclaim is the promoter and investment manager of the IDPS-like scheme. The responsible entity and custodian of the IDPS-like scheme is Equity Trustees Limited (ABN 46 004 031 298; AFSL 240975) ('ETL') as the custodian of the IDPS-like scheme. Acclaim and ETL are not related parties.

In providing its financial services, Acclaim engages the following related parties:

- ESP Group Pty Ltd (ABN 36 074 905 061) – account administration; and
- DDH Graham Limited (ABN 28 010 639 219, AFSL 226319) ('DDH') – investment administration, accounting services and IT services.

Both ETL and DDH are issuers of financial products which are available for selection on the investment menu for the Funds and the IDPS-like scheme. The default investment option for members of the AMG Personal Super & Pension product is the DDH Graham Advantage Cash Fund. In order to manage these conflicts of interest, Acclaim has an investment governance strategy in place which details the requirements which any financial product must meet in order to be included on the investment menu, including those issued by related parties. Acclaim also engages an independent Asset Consultant to perform on-going monitoring of all financial products on the investment menu to ensure they continue to meet the required standards.

Compensation arrangements

Acclaim has professional indemnity insurance cover (being investment managers insurance which covers professional liability, management liability and crime) 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 (Cth) and cover work done for Acclaim by its employees and representatives after they cease to work for Acclaim.

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

We will receive remuneration for the provision of financial services to you. This includes remuneration from the fees you pay for investing in either the Funds, IDPS-like scheme or other remuneration that we may receive from third parties in connection with your investment.

The fees, charges and other benefits ('Fees') that we

receive depend on the financial product you select and the underlying investments that you choose through the Funds or IDPS-like scheme.

For the Funds, we receive a payment from ETSL equal to the amount of the fees we collect, less an amount they retain. These fees are typically in the range of 0.30% to 0.60% of a member's account balance per annum plus \$65 - \$100 per annum. Detailed information on the Fees payable in respect of each product are set out in the relevant PDS.

If you take out insurance within the Fund, AIA Australia Limited (ABN 79 004 837 861, AFSL 230043) will pay up to 7.5% of insurance fee rates 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 relevant financial product.

Your adviser may also charge you initial and ongoing fees for providing financial product advice and other services to you. These fees are paid to your adviser directly from your account in the Funds or IDPS-like scheme and are not paid to us. Such fees will be set out in a separate FSG and/or statement of advice you receive from your adviser. Please refer to your adviser for more detail.

If you invest in an underlying financial product, including managed funds, term deposit products and life insurance, the product issuer will receive remuneration in relation to your investment. The fees and costs applicable to the underlying financial products will generally be set out in the relevant PDS or other disclosure document for that financial product. DDH will receive Fees of between 0.00% and 0.50% p.a. of the amount invested in its underlying financial products within the Funds or IDPS-like scheme.

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.

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 we provide. Your request must be made within a reasonable time after you are given this FSG and before any financial products or 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 websites. 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:

Address: Level 9, 324 Queen Street, Brisbane QLD 4000

Phone: 1300 264 264

Fax: (07) 3899 7299

Email: info@acclaimwealth.com.au

What should you do if you have a complaint?

Complaints (except for privacy complaints) can be addressed to:

The Complaints Officer

Acclaim Wealth

PO Box 3528, Tingalpa DC, QLD 4173

Phone: 1300 264 264

Fax: (07) 3899 7299

Email: info@acclaimwealth.com.au

If you have a complaint, please contact us by calling 1300 264 264 or by emailing your complaint to info@acclaimwealth.com.au; or writing to us.

An acknowledgement will be issued to you within 24 hours of receipt of your complaint (or as soon as practicable), either by phone, email or post. Our team will investigate and respond on all aspects of the matters raised in your complaint.

We will provide you with a response no later than 45 calendar days (30 calendar days for the IDPS-like scheme) 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, ETSL 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.

You may also lodge a complaint with the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the trustee's internal complaints handling process.

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Time limits may apply to complain to AFCA and 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. Other limits may also apply.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC 3000

Privacy queries or complaints

If you have any queries or complaints about your privacy please contact:

Privacy Officer, Equity Trustees

PO Box 3528, Tingalpa DC, QLD 4173

Phone: 1300 264 264

Fax: (07) 3899 7299

Email: info@acclaimwealth.com.au

