

# Financial Services Guide

## N.M. Superannuation Proprietary Limited

This Financial Services Guide (FSG) is provided by N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL No. 234654, RSE Licence No. L0002523) (NM Super, we, us, our).

This FSG is an important document that outlines the type of products and services NM Super is authorised to provide under its Australian Financial Services Licence (AFSL).

**Any material provided to you by NM Super will contain factual information or general advice. This factual information or general advice does not take into account your particular objectives, financial situation and needs, and a statement of advice will not be provided. Accordingly, you will need to consider the appropriateness of the information contained in this FSG having regard to your particular circumstances.**

### Purpose of the FSG

This FSG is designed to help you decide whether to use the services offered by NM Super. It provides information about:

- who we are and how we can be contacted
- the financial products and services we can offer
- how we, and any other relevant parties, are paid
- our relationships and how these could influence the advice we give you
- how you can make a complaint and how we'll manage that complaint, and
- where to get details on the AMP Privacy Policy.

### Other documents you may receive

You'll receive a product disclosure statement (PDS) or a similar type of document (disclosure document). This document contains information about the particular product to help you make an informed decision about that product and includes information about matters such as:

- the terms and conditions of the product
- any associated costs, fees and charges that we may receive or pay, and
- any significant benefits and risks.

### About AMP

Over the past 170 years, AMP has helped Australians manage their finances and achieve their goals.

Today we offer solutions across a wide range of financial services – banking, superannuation, investing, financial advice, insurance and retirement income.

We continue to help clients around the world manage their cash flow, control their debt, grow their assets, enjoy their retirement and protect their family's future.

### About NM Super

NM Super is a part of the AMP group.

Under the Australian Prudential Regulatory Authority (APRA) licensing system for superannuation trustees, NM Super is a Registrable Superannuation Entity Licensee.

We're covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 for compensation arrangements.

The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of AMP, even where subsequent to these actions they have ceased to be employed by or act for AMP.

You don't have a direct right to claim under this insurance, which is taken out to make sure we have enough resources to meet claims against us.

As always, we're here to help, so if you have any questions contact us on:

**Issuer** N.M. Superannuation Proprietary Limited (NM Super)  
ABN 31 008 428 322  
AFSL No. 234654  
RSE Licence No. L0002523

**phone** 131 267  
**web** [amp.com.au](http://amp.com.au)  
**email** [askamp@amp.com.au](mailto:askamp@amp.com.au)

**mail** Customer Service Centre  
PO Box 300  
Parramatta NSW 2124

## Financial services and products we can offer

Provide general product advice about:

- Superannuation products
- Life risk insurance products, and
- Investment life insurance products.

Issue, acquire, vary or dispose of:

- Superannuation products

Acquire, vary or dispose of:

- Life risk insurance products, and
- Investment life insurance products.

## How you do business with us

The disclosure document for each product outlines its administration procedures and processes. Please refer to the relevant disclosure document for how a product is administered.

## How you can give us instructions

You can give us instructions by telephone, mail, email or online.

Some products may have their own rules about how to provide instructions or carry out certain transactions – these are explained in the relevant disclosure document or applicable form.

## How we're paid for the services we provide

If you buy or invest in one of the products we issue, AMP will receive remuneration including fees and charges in relation to your investment/purchase of that product.

Fees and charges generally include ongoing investment and administration fees, also referred to as investment management or management fees, and indirect costs, which may include performance based fees. In some situations, contribution, switching, exit and withdrawal fees may also apply.

Other fees and costs including insurances fees (premiums), advice fees for personal advice, transactional and operational costs, and borrowing costs, may also apply, some or all of which may be paid to AMP or related parties. For example, an insurer will receive the insurance premiums paid for any insurance cover or annuity you obtain from us.

The fees and costs you pay, and any benefits we receive for each product we offer, are set out in the relevant disclosure document.

We don't charge you any additional fees for general financial advice you may receive from us. However, your financial adviser may charge you fees for providing financial product advice. These will be set out in the separate FSG and/or Statement of Advice (SoA) you'll receive from your financial adviser.

## Commissions, fees or other benefits received or paid

Employees and Authorised Representatives of the AMP group may be entitled to receive a range of benefits including potential discounts on products and services as a result of their relationship with AMP.

## Related companies and transactions

If we provide general advice on a product issued by another company in the AMP group (AMP product issuer), the AMP product issuer may benefit by receiving the fees they charge on that product. The amount and calculation of those fees are shown in the relevant disclosure document. If you have a financial adviser, your financial adviser and their authorising licensee may also benefit if an AMP product is issued to you, or an AMP product you hold is varied, as a result of that general advice. You can ask us for details of this remuneration before you apply for your AMP product.

Companies in the AMP group may provide services, and obtain fees and charges or other benefits from the AMP product issuer or service provider if you obtain a product or service from a company in the AMP group. These relationships will be detailed in the relevant disclosure document (and any FSG and/or SoA that an adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and AMP policies and procedures, which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

## Employees and directors

AMP group employees and directors receive salaries, incentive bonuses and other benefits. The amount of bonuses and other benefits that employees and directors may be entitled to will depend on various factors, such as: the performance of that person during the year, and in some cases the level of sales attributable to that person during the year, as well as AMP's overall financial and strategic performance. Non-executive directors receive fees (and superannuation) for their services. At the time this FSG is given to you, it is not possible to determine whether an employee or director qualifies for an incentive or the amount of that incentive.

## Staff who may assist you on the telephone

Some employees who are representatives of AMP may also receive remuneration in the form of a bonus for the services they provide, such as general advice and assistance when you acquire or increase your investment in an AMP superannuation or managed investment product. These benefits are based on a balanced scorecard of performance, including both financial and non-financial measures, that remain at the overall discretion of the business.

## Financial advisers

You may receive advice about our products from financial advisers who may work for a licensee or authorised representative in the AMP group. These advisers may receive remuneration from us if you purchase or acquire our product. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or on the total amount of business advised.

You may agree with your financial adviser the advice fees to be paid for financial planning services they provide. These advice fees are additional to the fees set out in this FSG and are paid directly to your financial adviser and/or their licensee, not to us. You and your financial adviser determine the amount of any advice fees and how they will be charged.

Advice may be paid for via commissions or agreed advice fees. Your adviser is required to set out the fees, commissions and any other benefits they receive in the FSG and/or SoA that they must give you.

Your adviser may also receive payments and/or other benefits from the advice licensee or the organisation under which they operate.

## Referrers

We may pay annual or up-front referral payments and other benefits to third parties (other than your financial adviser) for referring customers to us. This is not a direct cost payable by you. Referral payments and other benefits are usually calculated as a percentage of your financial interest in a product or on the total amount of business referred to us by the third party.

## Further information

You can ask us for more details about the above payments or benefits within a reasonable time after receiving this guide but before the service is provided.

## AMP and your privacy

Protecting your personal information is important to us and any personal information collected about you will be handled in accordance with our privacy policy, available at [amp.com.au/privacy](https://amp.com.au/privacy) or ask us for a copy.

We collect, hold, use and share your personal information so we can provide you with products and services. We may share your personal information with other AMP group entities and with external service providers in relation to those products and services.

For further information on how we handle your personal information please read our privacy policy at [amp.com.au/privacy](https://amp.com.au/privacy), refer to the relevant privacy collection statements in disclosure documents, forms or on our website.

Our privacy policy explains how you can access or update your personal information, the countries we may send your personal information to, and how to make a complaint about a breach or potential breach of our privacy obligations.

## Complaints

Complaints are very important to us and we're committed to resolving them as quickly as possible.

If you wish to make a complaint you can contact us in writing or by phone using the contact details on the front page of this document.

If you make a complaint, we'll resolve it through our internal dispute resolution process within the required timeframe.

If you aren't satisfied with the outcome, then you can either:

- refer your complaint to Australian Financial Complaints Authority (AFCA), or
- ask the AMP Customer Advocate for assistance. You do not need to go to the AMP Customer Advocate first, you can go straight to AFCA if you prefer. Details about both options are below:

### Australian Financial Complaints Authority (AFCA)

AFCA is an independent body that provides a fair and free complaint resolution service for financial complaints made by consumers and small businesses about financial firms. The contact details for AFCA are:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001, Australia

Phone: 1800 931 678

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

Website: [afca.org.au](https://afca.org.au)

There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

### AMP Customer Advocate

The AMP Customer Advocate can review your complaint to ensure the outcome is fair and reasonable. You won't be disadvantaged in any way if you ask the AMP Customer Advocate to review your complaint. The contact details for the Customer Advocate are:

AMP Customer Advocate  
Level 6, 33 Alfred St  
SYDNEY NSW 2000

Email: [customeradvocate@amp.com.au](mailto:customeradvocate@amp.com.au)

You can still refer your complaint to AFCA if you aren't satisfied with the outcome provided by the AMP Customer Advocate.

## Enquiries

If you need additional information about the operation or management of your product, you can contact either your financial adviser or us using the contact details that appear on the front page of this document.