

AWM Services Pty Ltd

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Financial Services Guide



This Financial Services Guide (FSG) is provided by AWM Services Pty Ltd (ABN 15 139 353 496, AFSL No. 366121) (AWM Services).

This FSG is an important document that outlines the type of services AWM Services is authorised to provide under its Australian Financial Services Licence (AFSL). It also provides information about remuneration we receive or pay, and how complaints about us are resolved. Overall, it is designed to help you decide whether to use the services we offer.

This FSG contains factual information or general advice only, meaning it does not take into account your particular objectives, financial situation and needs. Accordingly, please consider the appropriateness of the information contained in this FSG by having regard to your personal circumstances.

Purpose of the FSG

This document is to help you decide whether to use the services offered by AWM Services, who is also referred to as 'we' or 'us' in this FSG. It also provides information about:

- who we are and how we can be contacted
- the financial 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

Before an AMP related party (AMP product issuer) issues you with one of their products, they will provide you with a product disclosure statement (PDS), an investor directed portfolio service (IDPS) guide, terms & conditions, or a similar type of document in most cases (disclosure document) and (if applicable) a Target Market Determination. These documents contain information about the particular product to help you make an informed decision about that product.

These documents will include information about matters such as:

- the target market the product has been designed for
- the terms and conditions of the product
- any associated costs, fees and charges that the AMP product issuer may receive or pay, and
- any significant benefits and risks.

We are here to help...

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

ISSUER: AWM Services Pty Ltd (AWM Services) | ABN 15 139 353 496 | AFSL 366121



131 267



amp.com.au/signaturesuper



askamp@amp.com.au



Customer Service Centre
PO Box 300, PARRAMATTA NSW 2124
Dharug Country

About AMP

AMP Limited provides banking, super, retirement and advice services in Australia and New Zealand, supporting over one million customers and employing approximately 3,000 people.

AMP also operates the award-winning¹ North- a technology platform that helps financial advisers meet Australians' super, pension and investment needs for all their life stages.

We have been helping our customers manage their investments and achieve their financial goals, no matter how small, for more than 170 years. Over the years, we have learned that every customer's goals are unique – so we can help them make the most of what they have today to create their tomorrow.

We are committed to achieving the best outcomes for our customers and employees, which in turn will drive long-term value for our shareholders. We are focused on repositioning and simplifying AMP Limited as a customer-focused and purpose-led business.

As part of AMP's commitment to support the financial wellbeing of Australians, the AMP Foundation, AMP's independently funded philanthropic arm, has invested more than \$110 million to help organisations and individuals bring about positive change since its inception in 1992.

About AWM Services

AWM Services is a part of the AMP group.

AWM Services operates a business providing fund administration, business support and investment services including the provision of financial product advice to members in relation to their superannuation account.

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

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

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.

Financial services we can offer

We hold an Australian Financial Services License (AFSL) that authorises us to provide certain services including:

Provide financial product advice about:

- Superannuation products
- Basic deposit products, and
- Managed investment schemes including investor directed portfolio services.

Financial product advice includes:

- General advice, which does not take into account your particular financial needs, circumstances or objectives. You should assess your own financial situation and

read the PDS before making an investment decision based on the advice; and

- Personal advice, where one or more of your personal circumstances are considered when providing the advice. You will receive a Statement of Advice (SOA) when personal advice is provided. An SOA is a document that contains the advice provided to you, the basis on which the advice was given and includes information about any fees that apply and any associations that the licensee may have which may influence the advice.

We are not authorised to issue any products, however we can acquire, vary or dispose of the following products on behalf of another person:

- Superannuation products
- Basic deposit products, and
- Managed investment schemes including investor directed portfolio services.

We may provide these services as principal or on behalf of AMP product issuers which include:

- AMP Bank Limited (ABN 15 081 596 009, AFSL No. 234517)
- ipac Asset Management Ltd (ABN 22 003 257 225, AFSL No. 234655) (ipac)
- National Mutual Funds Management Limited (ABN 32 006 787 720, AFSL 234652) (NMF)
- NMMT Limited (ABN 42 058 835 573, AFSL No. 234653) (NMMT),
- N.M. Superannuation Proprietary Limited (ABN 31 008 428 322, AFSL No. 234654) (NMS).

How you do business with us

The disclosure document for each product provided by an AMP product issuer 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 We provide administration and business support services for AMP product issuers and receive a fee from AMP product issuers for this service. We do not receive any additional fees or obtain commissions for the services we provide. The cost of providing administration services to clients is included in the fees charged by the AMP product issuer. Details of fees charged can be found in the product disclosure statement or investor directed portfolio service guide provided to you by the product issuer for your product.

¹ In 2022, North was awarded a 5 Apple platform rating, the highest possible rating from Chant West.

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 an AMP product issuer, that 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 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

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.

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.

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 or ask us for a copy.

We collect, hold, use and disclose personal information so we can establish, manage and administer the products and services provided by us, and comply with legal and regulatory obligations. We may share your personal information with other AMP group entities and with external service providers in relation to those products and services.

You do not have to provide us your personal information. However, if you do not provide us with the personal information we request, we may not be able to provide you with the products or services you require.

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

Our privacy policy also 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 encourage you to let us know about your concerns.

You can make a complaint to us in writing or by phone (our contact details are on the front page of this document) or at amp.com.au/support/complaints.

If you need help to raise a complaint, please let us know. The National Relay Service, Translation and Interpretation Service and other support options can help you through our complaint process. You can find out more about these services at amp.com.au/support/complaints.

Our team will work with you to address your concerns fairly, and as quickly as possible. If your complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an independent body that provides fair and independent financial services complaint resolution that is free to consumers. 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
Website: 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.

Enquiries

If you need additional information about the operation or management of your product, you can contact either your financial adviser or us using our contact details on page one.