

Financial Services Guide

Financial services provided to individual persons

ART Financial Advice Pty Ltd ABN 50 087 154 818,
Australian Financial Services Licence No: 227867

13 11 84 art.com.au



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What is a Financial Services Guide?

This *Financial Services Guide (FSG)* is an important document we are required by law to give you before we can provide you with any financial service(s).

The *FSG* provides you with information about ART Financial Advice Pty Ltd ('we', 'us' or 'our') and is designed to help you decide whether to use the financial services we provide.

This FSG also provides important information about:

- the services we offer and information to assist you in deciding whether to use any of those services,
- how we and our associates are paid,
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you access them.

Not Independent

ART Financial Advice Pty Ltd (ART FA) is wholly owned by Australian Retirement Trust Pty Ltd (the 'Trustee') (ABN 88 010 720 840, AFSL 228975), the trustee of Australian Retirement Trust (the 'Fund') (ABN 60 905 115 063).

Your financial advice provider, who is a representative of ART FA, will generally only provide financial advice in relation to the Fund's superannuation and clearing house financial products.

We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

A guide to our relationship with you and others

What kinds of financial services are you authorised to provide and what kinds of financial products do those services relate to?

We are licensed to provide financial product advice and deal in the following financial services:

- deposit and payment products
- debentures, stocks and bonds
- life products, including investment life insurance products and life risk insurance products
- managed investment schemes
- retirement savings accounts
- securities
- superannuation.

If we provide you with personal advice, we will tell you how we have taken into account your objectives, financial situation or needs. We will also provide you with a *Statement of Advice (SoA)* disclosing the advice and the basis of the advice that we have provided to you. Where applicable the advice disclosure document will also tell you about our fees, any other charges and any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

Where representatives of ART FA provide personal advice to members, the advice will generally be restricted to personal advice to current Fund members about products of the Fund only. This may include personal advice about selecting investment options, insurance cover and/or contribution strategies or income account (pension) strategies. Representatives of ART FA will not generally provide personal advice about non-Fund superannuation products, including consolidation advice.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular product, we will provide a *Product Disclosure Statement (PDS)* which provides important information about the key features, benefits, risks and fees and costs of the product. You should consider the *PDS* before making any decision about whether to acquire the product.

Neither ART FA nor its representatives have a credit licence under the *National Consumer Credit Protection Act 2009* and they are not licensed to advise on particular credit products. Where different types of credit products are held by clients and these are discussed, ART FA or its representatives are not licensed or authorised to make specific recommendations about any particular credit product.

What information should I provide to receive personal advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

It is important to ensure that the information you have provided is complete and accurate, otherwise this advice may be based on incomplete or inaccurate information.

Who will provide financial advice to me?

Representatives of ART FA provide financial product advice and are suitably qualified and experienced for the type of advice they are authorised to give.

The ART FA representative may be authorised to provide:

- general advice only, or
- both general advice and personal advice.

You may have a different representative each time you obtain financial product advice from us. They will let you know which type of advice you are receiving.

If a representative provides you with general advice, the advice provided will be of a general nature only and will not take into account your personal situation. Because of this, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs before acting on it.

If a representative who is a financial adviser provides you with personal advice, they will ask for information about your objectives, financial situation and needs and you will be provided with a SoA which is the means by which ART FA representatives provide the personal financial product advice.

Who is responsible for the financial services provided?

ART FA is responsible for any financial service it gives to you, including the distribution of this FSG.

How will advice and other important documents be provided?

When advice is provided through the provision of a SoA, this will be provided to you electronically where possible however a paper copy can be provided on request.

Likewise, other important documents including FSGs and PDSs may also be provided electronically unless a paper version has been requested.

What compensation arrangements do you have in place with regard to the financial services provided?

Professional indemnity insurance cover is in place to compensate persons for loss or damage suffered because of breaches of the relevant obligations under the financial services laws. This insurance covers claims in relation to the conduct of both past and present representatives.

These arrangements comply with the requirements of Section 912B of the *Corporations Act 2001*.

Do you have relationships or associations with a financial product issuer?

ART FA is wholly owned by Australian Retirement Trust Pty Ltd.

Its representatives may recommend the Fund's superannuation products when they are appropriate.

We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

We do not have relationships or associations with any product issuer which may influence our advice other than with Australian Retirement Trust Pty Ltd, the issuer of the Fund superannuation products.

The Trustee owns ART Group Services Ltd (ABN 50 125 248 286, AFSL 334546) which procures certain services and provides investment services for the Fund.

The Trustee also owns Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667 AFSL 246604) which is the issuer of the Fund Clearing House products.

What information do you maintain in my file and can I examine my file?

We maintain records of member interactions with the Fund and ART FA.

If personal advice is given, these records will include your personal profile including details of your objectives, financial situation, needs and any recommendations made to you.

If we are required to verify your identity under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, we will retain copies of this information.

We have a privacy policy which seeks to protect the privacy and security of your personal information. A copy of our privacy policy is available on request or at art.com.au/privacy.

If you wish to examine the records about you that we hold, please ask us. We will make arrangements for you to do so.

How can I give instructions about my financial products?

You may tell us how you would like to give us instructions – for example by telephone or other means such as email – and, if possible, we will comply with your request.

How are your representatives paid for providing financial services?

ART FA may be remunerated directly through advice fees charged to members. Representatives of ART FA who provide you with advice are employees of the Australian Retirement Trust group and are remunerated by way of a salary package.

They are also eligible to receive an annual incentive payment for achievement of organisational, individual, and shared performance goals, modelling the Fund Attributes and must meet the necessary compliance requirements.

Representatives' remuneration packages do not include commissions or fees for services provided to you.

How will I pay for the services provided?

The cost of providing intrafund personal advice is covered by the Fund's operating costs which are funded through member administration fees as long as the personal advice is:

- provided to a current Fund member and is about their Australian Retirement Trust account only, including Fund insurance, investment, contribution, and pension features;
- not about any financial product other than the Fund, and
- not of an ongoing nature.

If the personal advice provided is broader and you agree to proceed with the preparation of a SoA, we will tell you upfront the advice fee to be charged (in dollar terms). The SoA will also detail in writing the advice fee and any other benefits payable.

Your personal advice representative will give you the *Statement of Advice* that includes the broader personal advice – and a financial advice fee invoice if applicable – before we proceed to act on your instructions, unless otherwise permitted by legislation.

General advice is also covered by the Fund's operating costs which are funded through administration fees.

ART FA maintains, as required by law, a register of non-monetary benefits received which is available for inspection on request.

Will anyone be paid for referring me to you?

The Trustee may pay a referral fee to third parties who refer business to the Fund. This is not an additional fee directly payable by you. Information about the referral fee will be disclosed at the relevant time, as required.

What should I do if I have a complaint?

ART FA has an internal procedure to follow if you are unhappy with our advice or services. Contact us to discuss your complaint:

ART Super Savings members:

Phone: 13 11 84
Mail: Australian Retirement Trust
The Complaints Manager
GPO Box 2924
Brisbane, Qld 4001
Email: art.com.au/contact-us

QSuper members:

Phone: 1300 360 750
Mail: QSuper
The Complaints Manager
GPO Box 200
Brisbane, Qld 4001
Email: qsuper.qld.gov.au/contact-us
qsuper@qsuper.qld.gov.au

We will do everything within our power to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can also choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to the Fund.

AFCA's contact details are as follows:

Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints
Authority Limited
GPO Box 3
Melbourne, VIC 3001
Website: afca.org.au
Email: info@afca.org.au

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.