

Financial Services Guide

3 September 2024

Your Financial Adviser

Name: Hugh Keenan
Adviser Number: 312875
Contact Details: Level 1, 35 Astor Terrace
Spring Hill QLD 4004
0497 447 908
Employer: BERT Financial Services Pty Ltd
(BFS)
ACN: 656 106 740

Licensee

Your Adviser is employed by BFS, and is licensed by, and an authorised representative of, Industry Fund Services (IFS).

Services Your Adviser Can Provide

Your adviser and IFS can give you general and personal financial advice about, and deal in:

- Superannuation (excluding self-managed super funds)
- Investments outside of super
- Life, disablement, income protection and trauma insurance

Not Independent

Because your Financial Adviser is employed by BFS and licensed by IFS, who is owned by Industry Super Holdings Pty Ltd, they are not classed as independent, impartial or unbiased (which are restricted terms under law).

Whilst this relationship exists, your Financial Adviser is still required to act in your best interest at all times.

About this Financial Services Guide

This Financial Services Guide (FSG) helps you decide whether you want to use the services of the financial adviser named above.

It sets out:

- The services your Adviser and IFS can provide;
- The fees and benefits your Adviser, IFS and BFS receive;
- The associations your Adviser, IFS and BFS have;
- Other documents you may receive;
- How IFS manages and uses your personal information;
- How you can make a complaint.

Other Documents You Might Receive

In addition to this FSG, if you choose to receive personal financial advice from your Adviser, you will be given a Statement of Advice that sets out that advice.

If that advice recommends a financial product to you, you may also receive a Product Disclosure Statement, that sets out the features, fees and terms of that product.

How Your Adviser is Paid

Your Adviser is paid a salary by BFS. Their salary is not linked to the advice they give you or products they recommend to you.

No Commissions

IFS advisers do not receive any commissions whatsoever.

In the past, it wasn't possible to turn off commissions on some products that IFS advisers recommended and continues not to be possible. This most commonly occurred with legacy life insurance products. Where this is the case, those product providers pay commissions to IFS. IFS does not keep any commissions whatsoever. Where IFS receives a commission, 100% of the commission is donated to charity.

Associations of IFS and Your Adviser

IFS is owned by Industry Super Holdings Pty Ltd (ISH), which is owned by a group of industry super funds. IFS provides financial advice and licensing services to some of those super funds.

IFS and BFS have entered into an agreement for IFS to provide financial advisory services to BFS, in order to provide you with the services listed in this FSG through your Adviser.

Fees that IFS and BFS Receive

IFS is paid fees by BFS for the financial advice and licensing services it provides to BFS. These fees may be wholly or partially paid from the fees you pay for your advice, but are not linked to the products recommended to you by your Adviser.

Fees You Will Pay

If there are fees you need to pay for services your Adviser provides, your Adviser will let you know before those services are provided.

Compensation Arrangements

IFS has in place professional indemnity insurance which satisfies the requirements for compensation arrangements under s 912B of the Corporations Act 2001.

Unhappy with your advice or service?

IFS has a process to help you if you're unhappy with the advice or service you've received.

You can let us know and make a complaint by:

- Speaking to your Adviser
- Mail: Complaints Manager
Industry Fund Services
Level 27, 360 Elizabeth Street,
Melbourne, VIC 3000;
- Phone: 1300 680 821
- Email: riskandcompliance@ifs.net.au

We'll do our best to contact you within 1 business day of receiving your complaint to let you know we're working on it, and to get any additional information we need to help you. We'll try to resolve your complaint as quickly as possible and, in any case, within 30 days.

If you're unhappy with our response to your complaint, you can make a complaint with the Australian Financial Complaints Authority (AFCA) – an external body that works with you and IFS together, to resolve your complaint. This service is free to consumers. You can make a complaint to AFCA via:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: AFCA
GPO Box 3
Melbourne VIC 3001

Please note that before making a complaint to AFCA – you must first make a complaint to us.

Your Personal Information & Privacy

IFS takes your privacy seriously. IFS and your Adviser collect and use your personal information to provide you with the services set out in this FSG. We also disclose your information to third parties where we need to in order to provide you with the services set out in this FSG. You're not required to provide any information to us or consent to the disclosure of your information, but if you don't, we may not be able to provide you with those services.

We maintain a record of your personal information to provide you with services now and in the future to which BFS has access. You can look at your file at any time by asking us in writing. We may charge you a fee to cover the cost of locating, retrieving, reviewing and copying your file, but we'll let you know about any fees in advance.

IFS or BFS may contact you in the future to let you know about financial information relevant to you, to explore your advice needs or to offer you services. If you do not want to be contacted, please let your Adviser know.

For more information about how IFS collects, managed and uses your personal information, please visit ifs.net.au/privacy-disclaimer

For more information about how BFS collects, manages and uses your personal information, please speak with BFS.

You can also see information about your privacy rights at the Office of the Australian Information Commissioner at oaic.gov.au

Professional Year

The financial services provided to you by IFS and your Financial Adviser may be assisted and supported by one or more of the following persons who are undertaking a Professional Year of supervised work and training to become a qualified Financial Adviser:

Name of person undertaking Professional Year: Jay Han
Professional Title: Paraplanner
Employer: Industry Fund Services Limited
Name of supervisor: Karlo Klasan
Contact details of supervisor: Level 27,
360 Elizabeth Street
Melbourne Vic 3000
KKlasan@ifs.net.au

Name of person undertaking Professional Year: Adye Douglas
Professional Title: Paraplanner
Employer: Industry Fund Services Limited
Name of supervisor: Karlo Klasan
Contact details of supervisor: Level 27,
360 Elizabeth Street
Melbourne Vic 3000
KKlasan@ifs.net.au