# Website Disclosure Information

## Important Information

**This Website Disclosure Information (WDI) is designed to outline who we are and what we do, and to help you decide whether to use the digital financial services (Personal Super Calculator) offered by Actuate Alliance Services Pty Ltd (referred to as "Actuate, us, we or our" in this WDI).**

To make things simple, this WDI explains:

- the services and types of products we're able to offer you;
- how we and our associates are paid and any other benefits we may receive;
- any potential conflicts of interest we may have;
- how we protect your privacy and handle your personal information; and
- how we resolve disputes, and what you should do if you have one.

Please read through this WDI, as it's full of useful information – and is also worth downloading and saving a copy for future reference. If you ever have any questions, please contact us (please refer to the 'Our Contact Details' section at the end for details).

## Important documents you can expect to receive

If we provide you with personal financial product advice, we will also present you with a written Statement of Advice (SOA). This will describe:

- the scope of our advice;
- any advice and strategies we recommend and the reasons why;
- the financial products and services we recommend and the reasons why;
- any fees or commissions we may receive; and
- any associations we have with financial product providers or other parties that may influence the advice we provide.

You will receive your SOA electronically through the Personal Super Calculator. We recommend you save a copy for your own records. You can also contact us if you'd like a copy or if you have any questions. Please refer to the 'Our Contact Details' section at the end.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS), electronically through the Personal Super Calculator, which outlines the product features and costs in detail. In certain circumstances it is not a requirement that you be given a PDS (including, for example, where you already have one).

### Not Independent

Actuate Alliance Services Pty Ltd (Actuate) is not independent, impartial or unbiased because:

- we are a wholly owned subsidiary of Insignia Financial Ltd (ACN 100 103 722) and a part of the Insignia Financial group of companies ("Insignia Financial Group"), and when providing advice through the Personal Super Calculator, we are limited to advising you on products that are part of the MLC Super Fund; and
- the Trustee of the MLC Super Fund is NULIS Nominees (Australia) Limited (ACN 008 515 633 AFSL 236465) which, like Actuate, is also part of the Insignia Financial Group.

# Other information you should know

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| **About us** | Actuate Alliance Services Pty Ltd (Actuate) is an Australian Financial Services Licensee and is responsible for the financial services provided through our Personal Super Calculator and for making this WDI available on its website.<br><br>Actuate Alliance Services Pty Ltd<br>ABN 40 083 233 925<br>Australian Financial Services Licensee number 240959<br>Level 1, 800 Bourke Street, Docklands VIC 3008 Australia. |
| **Our associations and relationships** | Actuate is a member of the Insignia Financial Group. If you would like further information about independence, conflicts or financial advice you can visit ASIC's Money Smart website (www.moneysmart.gov.au/investing/financial-advice).<br><br>We are required by law to provide financial advice that meets the obligations set out in the Corporations Act to act in the best interests of each client and to provide advice that is appropriate to the client.<br><br>We provide advice in relation to financial products issued, managed, or administered by companies within the Insignia Financial Group or companies in which a shareholding is maintained by an Insignia Financial Group member. These include products and services issued or operated by NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 as trustee for the MLC Super Fund ABN 70 732 426 024 (branding includes 'MLC' and 'Plum').<br>If we provide advice on a product or service issued by an Insignia Financial Group company and you choose to implement or retain that product or service, they will benefit by receiving product and management fees from you as well as fees paid by fund managers to distribute the fund manager's product. Please refer to the PDS for your product for further information. |
| **What we are authorised to do** | Actuate is licenced to provide financial product advice (which includes general financial advice and personal financial advice) and through our Personal Super Calculator we are authorised to provide advice on the following types of financial products:<br><br>• Superannuation<br><br>Through our Personal Super Calculator, we may provide personal financial advice and deal in the following financial products, which are part of the MLC Super Fund:<br><br>• Plum Super (including Plum Personal Plan),<br>• MLC MasterKey Business Super Fund (including MLC MasterKey Personal Super), and<br>• MLC MasterKey Super & Pension Fundamentals.<br><br>It's important to understand that the personal advice provided by our Personal Super Calculator is limited in nature. We take into account some of your personal circumstances. However, we do not consider all of your personal circumstances and so when you use the Personal Super Calculator you do need to think about whether there is anything that is relevant to you that we do not ask about or whether there are other advice needs you might have. Before making a decision about a specific financial product, you should consider the relevant PDS.<br><br>Where we are not able to make recommendations that are appropriate for your circumstances, we will advise you of this and refer you to an alternative source who will be able to assist you further. |

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| **How should I give you instructions?** | When we provide personal financial advice to you through our Personal Super Calculator, we require you to provide a response to all questions asked within the Personal Super Calculator electronically. Our advice is based on the instructions and information you provide to us electronically through the Personal Super Calculator only. If you do not provide your response to the questions asked within the Personal Super Calculator (or if anything has changed, is likely to change, is wrong or is incomplete) this may affect our advice. If you have any questions, you can contact us by using the details set out in the 'Our Contact Details' section at the end. |
| **The cost to you for implementing the advice provided by our Personal Super Calculator and other benefits we or our associates may receive** | We do not charge you any fee for the financial product advice or related services we provide for you through the Personal Super Calculator.<br><br>However, if you acquire a product or service, or increase a holding in a product issued by an Insignia Financial Group member, we (or the Insignia Financial Group) may benefit by receiving remuneration in the form of product and management fees from you, as well as fees paid by fund managers to distribute their product. Accordingly, Insignia Financial or a company in which the Insignia Financial Group currently has a shareholding may benefit from any advice you receive through the Personal Super Calculator. Please refer to the relevant PDS and/or offer documents for further information.<br><br>We will also provide you details of any fees and any other benefits, where possible in actual dollar amounts, in the SOA. We will provide worked dollar examples if actual dollar amounts cannot be provided. |
| **What you should do if you have a complaint** | Your satisfaction is very important to us, and we have procedures in place to resolve any concerns promptly and fairly.<br><br>1. If you're unhappy with the advice you receive or other aspects of our service, please let us know in the first instance. You can also raise your complaint at any time by contacting us at:<br><br>Insignia Financial Advice Dispute Resolution Team<br>GPO Box 264, Melbourne VIC 3001<br><br>**Phone**: 1800 271 147<br>**Email**: advicecomplaints@insigniafinancial.com.au<br><br>2. If your complaint isn't resolved within 30 days or to your satisfaction, then you may refer the matter to the Australian Financial Complaints Authority (AFCA):<br><br>**Website:** www.afca.org.au<br>**Email:** info@afca.org.au<br>**Telephone:** 1800 931 678 (free call)<br>**In writing to:** Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC, 3001<br><br>AFCA provides fair and independent financial services complaint resolution that's free to consumers.<br><br>Time limits may apply to lodge a complaint with AFCA, so you should act promptly. You can check the AFCA website to find out if a time limit applies or when the time limit relevant to your circumstances expires.<br><br>Actuate is covered by professional indemnity insurance satisfying the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of financial planners who were authorised by us at the time of providing the advice, but at the time of the complaint are no longer representatives/employees of ours. |

# Privacy

We are committed to protecting your personal information. Any personal information we collect will be handled in accordance with our privacy policy. The privacy policy outlines how we manage your personal information and contains details about any likely overseas disclosure of your personal information, how you may access or correct your personal information and how you may complain about a breach of your privacy. To obtain a copy of our privacy policy, please visit www.mlc.com.au/privacy.

We generally collect your personal information through your interactions with the Personal Super Calculator. We may also collect information about you (including your superannuation account information) from NULIS Nominees (Australia) Limited as the trustee of the MLC Super Fund. In order to verify your identity, we may also solicit personal information about you from reliable identity verification service providers.

Your personal information is collected for the purpose of using the Personal Super Calculator, and related services such as providing you with advice on your super, managing your access to the calculator or handling your queries. To provide you with the calculations and related advice, your information will be disclosed to IRESS Wealth Management Pty Ltd, however we have taken steps such that your information is not recorded or used by them beyond this purpose. We may also use your personal information to provide you with information about other products and services that may be of interest to you (unless you elect to not receive marketing communications).

If you do not provide all requested information, we may be unable to provide you with access to the Personal Super Calculator, or the outputs from the calculator (including any advice) may not be appropriate to you.

To provide you with the Personal Super Calculator, we may disclose your personal information to our related bodies corporate or external parties, including legal or accounting firms, auditors, mail houses or when required to or authorised to do so by law.

# Our Contact Details

For more information on anything you have read in this WDI, or if there is anything else we can help you with, please contact us:

**In writing to:** Level 1, 800 Bourke Street, Docklands VIC 3008

**Telephone**: 1800 111 171