

Website Disclosure Information

Actuate Alliance Services Pty Ltd

Last updated: 1 July 2025

Important Information

This Website Disclosure Information (WDI) explains the financial services provided by Actuate Alliance Services Pty Ltd ABN 40 083 233 925 (referred to as “Actuate, us, we or our” in this WDI). We may also provide these services under the branding of MLC, Plum or IOOF.

This WDI is designed to clarify who we are and what we do, and help you decide whether to use our services. To make things simple, this WDI explains:

- the types of financial services we are authorised to provide and the kinds of financial products to which those services relate;
- 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.

Important documents you can expect to receive

If we provide you with personal financial product advice, we will 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.

To help you make an informed decision about a financial product you generally will be given a Product Disclosure Statement (PDS) 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 Limited (ACN 100 103 722) (**Insignia Financial**) and are a part of the Insignia Financial group of companies (**Insignia Financial Group**) comprising Insignia Financial and its related bodies corporate, which issue a range of financial products that we may recommend to our clients;
- we may receive commissions on life insurance products as explained in this WDI under the heading “Other questions you may have”;
- we have arrangements in place with superannuation trustees which, like Actuate are part of the Insignia Financial Group and may only provide advice pursuant to the terms of those arrangements.

Other questions you may have

Who's responsible for the financial services we provide?	<p>Actuate Alliance Services Pty Ltd (Actuate) is an Australian Financial Services Licensee and is responsible for the financial services provided by its representatives and for making this WDI available on its website.</p> <p>Actuate Alliance Services Pty Ltd ABN 40 083 233 925 Australian Financial Services Licence Number 240959 Level 1, 800 Bourke Street, Docklands VIC 3008.</p> <p>No other entity within the Insignia Financial Group, including any other entity within the Insignia Financial Group that is a trustee or a regulated superannuation fund, is liable for or responsible for any work, action or advice provided by Actuate.</p>
What are we authorised to do?	<p>Actuate is licensed to provide financial product advice (which includes general financial advice and personal financial advice) on a range of financial products.</p> <p>Although Actuate is licensed to provide a range of financial services (as outlined below), not all services may be available to you. We will outline the scope and nature of our service offerings prior to us providing any advice services to you.</p> <p><u>General advice</u></p> <p>Our representatives are authorised by Actuate to provide general advice (i.e. advice which does not consider your personal objectives, financial situation and needs) and deal in the following financial products:</p> <ul style="list-style-type: none">• Basic Deposit Products;• Life Risk Insurance Products;• Managed Investments Schemes, including Investor Directed Portfolio Services (IDPS); and• Superannuation. <p>Additionally, our representatives are authorised to provide general advice only on the following financial products:</p> <ul style="list-style-type: none">• Investment Life Insurance Products;• Securities; and• Government debentures, stocks or bonds. <p>Our “financial coaches” are only authorised to provide general advice (ie. they are not authorised to provide personal advice).</p> <p><u>Limited personal advice</u></p> <p>Our “superannuation advisers” are authorised to provide limited personal advice (i.e. advice which does consider your personal objectives, financial situation and needs) to members of relevant products in superannuation funds issued or operated by the following entities:</p> <ul style="list-style-type: none">• NULIS Nominees (Australia) Limited ABN 80 008 515 633 AFSL 236465 as trustee for the MLC Super Fund ABN 70 732 426 024 (Fund), (branding includes 'MLC' and 'Plum'),• IOOF Investment Management Limited ABN 53 006 695 021 AFSL 230524 as trustee for IOOF Portfolio Service Superannuation Fund ABN 70 815 369 818 (Fund) (branding includes 'IOOF'),• OnePath Custodians Pty Limited ABN 12 008 508 496 AFSL 238346 as trustee for Retirement Portfolio Service ABN 61 808 189 263 (Fund). The relevant products are all issued from the OnePath Part of the Retirement Portfolio Service. <p>This type of personal advice is commonly referred to as intra-fund advice. The advice provided may only be about a member's interest in the relevant Fund and is limited to certain topics. When giving intra-fund advice, our superannuation advisers are only authorised to advise on superannuation (including insurances) products. Intra-fund advice may not be suitable for members who need more complex or holistic advice.</p>

If your advice need is different than what is allowed under applicable laws, we may refer you to another adviser who can provide such advice (refer to “our associations and relationships section” for more details on referrals). We will not provide you with advice on topics prohibited under relevant law.

Our associations and relationships

Associations and relationships with entities within the Insignia Financial Group

Actuate is a related entity of the Insignia Financial Group.

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 a related entity of the Insignia Financial Group.

We have arrangements in place with each of the trustees of the Funds identified in the “What we are authorised to do” section above to provide general and limited personal advice services to members of relevant products. Each of the trustees are, like Actuate, a part of the Insignia Financial Group.

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 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 the fund manager’s product. Please refer to the relevant PDS and/or offer documents for further information. Where personal advice is provided, we will provide you with details of any fees and any other benefits in the SOA.

Associations and relationships with other entities

Actuate and other related entities within the Insignia Financial Group distribute insurance products issued by insurance providers including Zurich Australia Limited ABN 92 000 010 195, trading as OnePath Life. Zurich Australia Limited is not a part of the Insignia Financial Group. We may receive commissions from insurance providers as outlined under the heading “What are the costs of the services we provide?”.

Referrals

If you seek personal advice from us which we are not able to provide you with, we will refer you to a financial adviser that is able to provide that advice, including a financial adviser within the Insignia Financial Group network. The financial adviser may charge you fees for their services. They are required to disclose and have your consent to those fees before they provide any personal advice to you.

How should you give us instructions?

You can give us instructions by using the contact details set out in the “For more information” section of this WDI. Generally, you need to give us instructions in writing (e.g. fax, e-mail or letter) or another method as agreed by us.

What are the costs of the services we provide?

We do not charge you for the services we provide.

The costs of providing intra-fund advice are collectively charged to all members of the relevant Fund via administration fees and costs.

While we do not charge you a fee for the general advice services we provide, we may receive the following remuneration:

Commissions may also be payable to us from the insurance company if you hold life risk insurance products through us. Initial commission of up to 66% may be payable and ongoing commission up to 22%. This commission is taken out of the premium that you pay and is not a separate charge to you.

Does Actuate or our representatives receive any further benefits?

Our representatives are salaried employees of the Insignia Financial Group. While they do not receive any fees or commissions in connection with the services provided to you, they may be entitled to receive monetary or non-monetary benefits, in addition to their salary. The benefits may include an annual bonus, gift vouchers, film tickets, restaurant meals, attendance at an annual conference or other functions. Eligibility for any benefits is dependent on a range of factors including performance.

Any non-monetary benefits are recorded in a register which is available on request. Please be aware that Actuate may charge you for the cost of providing this information to you.

Our representatives may attend conferences or professional development seminars that have a genuine education or training purpose. These may be subsidised in whole or part by Insignia Financial Group. Insignia Financial Group may also pay for their travel and accommodation costs, and events and functions held in conjunction with the conference or seminar.

What should you 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.

If you are unhappy with the advice you receive, or other aspects of our service, please follow the steps outlined below:

1. Your complaint can be directed to our representative in the first instance.
2. You can also raise your complaint at any time by contacting us at:

Insignia Financial Advice Dispute Resolution Team
GPO Box 264, Melbourne VIC 3001

Phone: 1800 271 147

Email: advicecomplaints@insigniafinancial.com.au

We will investigate and endeavour to resolve your complaint promptly and fairly. 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):

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC, 3001

AFCA provides fair and independent financial services complaint resolution that's free to consumers.

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.

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint. For more information, please visit their website www.asic.gov.au

Professional indemnity insurance

Actuate is covered by professional indemnity insurance satisfying the requirements of Section 912B of the Corporations Act. This insurance also covers the conduct of representatives who were authorised by us at the time of providing the advice, but at the time of the complaint are no longer representatives of ours.

For more information

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

Privacy Notification

Your personal information and privacy	<p>We are committed to protecting your privacy. Any personal information we collect about you (including sensitive information, where authorised and required) will be handled in accordance with our privacy policy. The privacy policy outlines how we manage your personal information and contains details on 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.insigniafinancial.com.au/privacy-policy.</p> <p>We generally collect your personal information from you through interactions with our staff (such as phone calls or online chat features) or through your use of our tools and calculators. In certain circumstances, we may collect your personal information from a related entity (such as the trustee of your Fund) where required to do so by law, or where you have consented for us to do so.</p> <p>To verify your identity as required under the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>, we may solicit your personal information from reliable identity verification service providers.</p> <p>We use your personal information to provide you with any product or service you are requesting, and for related purposes such as assisting you with the implementation of any personal advice we give, creating calculations or estimates as part of your request and providing you with information about other products and services that may be of interest of you (unless you elect to not receive marketing communications).</p> <p>If you choose to not provide some or all of your personal information to us, we may be unable to provide the product or service you are seeking.</p> <p>To provide you the relevant products or services, we may disclose your personal information to our related bodies corporate or external parties, including product providers, your financial or other advisers, other entities when required or authorised to do so by law or where you have consented to such disclosure.</p>
Update your information	<p>Please let us know using the details provided in the 'For more information' section of this Website Disclosure Information if your address, phone number or other personal information changes. In particular, please let us know if you are relocating to another country, as this may impact the services we are able to provide and/or how we provide them.</p>
