

Financial Services Guide

Part 2 of 2

Important information for you to know before you seek our advice

Date issued: 2 September 2019

About this Financial Services Guide

The financial services referred to in this Financial Services Guide (FSG) are provided by Authorised Representatives of Guideway Financial Services Pty Ltd ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367 (“Guideway”, “us”, “we”, “our”).

This Financial Services Guide consists of two parts. [Click here](#) to obtain Part 1 of this FSG.

You should receive and familiarise yourself with both Part 1 and Part 2 of the FSG, as they are designed to be read together. Part 1 focuses on us, Guideway, and our role in the advice process. Part 2 focuses on your adviser and their financial planning process.

If you are unable to obtain a copy of Part 1 of this FSG by clicking the above link, please contact your financial adviser to obtain Part 1 prior to engaging services from us or your adviser.

What’s inside Part 2?

- About the Qantas Super advice team (including what they can help you with)
- How the advice process works
- What’s the cost of advice?
- How your Authorised Representative is remunerated
- Fees paid by your Authorised Representative and Qantas Super to Guideway
- The relationship between Guideway, your adviser and their employer

About the Qantas Super advice team

Guideway authorises the following Super Advisers to provide personal and general financial product advice, as well as provide dealing services:

- **Josephine Tannous**
Authorised Representative #301620
- **Diana Antonious**
Authorised Representative #1250626

Guideway authorises the following Super Associates to provide general financial product advice:

- **Simone D’Souza**
Authorised Representative #1274983

Further information about what these individuals can help you with, including what financial products they are authorised to advise you on, as well as their qualifications and contact information can be found at the rear of this document.

How to contact Qantas Super

P: 1300 362 967

All correspondence to:

Qantas Superannuation Plan
GPO Box 4303, Melbourne VIC 3001

If you would like to re-schedule your appointment, please refer to your appointment confirmation email.

How our personal advice process works

Available from Super Advisers

Step 1. Initial meeting

This meeting will usually involve us asking questions about why you are seeking advice or the subject matter of the advice, your goals, financial situation and needs. In order to receive Personal Advice you will be asked to sign our Client Services Agreement electronically or via physical form. If you do not wish to electronically sign this document or you wish to utilise an alternative email address, please advise your Authorised Representative at the commencement of your initial meeting.

To electronically sign the Client Services Agreement (CSA) you will be emailed individual login details using your registered email address. If you wish to enter the agreement you will also receive an SMS which includes the code required by you to accept and execute the CSA.

Step 2. Statement of Advice (SOA)

When your personal advice has been prepared, your adviser will send it to you in a document known as a Statement of Advice (SoA). Generally, this will be sent via email unless you request otherwise.

When you receive the SoA, you should carefully consider the recommendations within, and take the time to understand our advice. You should also read about the financial products we have recommended by reviewing the Product Disclosure Statement (PDS) which will be enclosed with your SoA.

If you have any questions at all you should contact your Super Adviser prior to proceeding.

Step 3. Implementation

If you wish to proceed, you will need to follow the instructions at the rear of your SOA. You are under no obligation to proceed with our advice.

The SOA you receive will only be valid for a period of thirty (30) days. If you need more time you should contact your adviser and discuss this with them.

Further information about the documentation described in this section can be found in Part 1 of this FSG.

How our general advice process works

Available from Super Advisers & Super Associates

Our representatives identified in this FSG are authorised to provide you with general financial product advice on Qantas Super products. General advice is general in nature and does not take into account your financial situation, needs or objectives. General advice may be provided verbally or in writing.

When our representative provides you with general financial product advice, they may express an opinion about a particular financial product, but any opinion will not take into account your financial situation, needs or objectives. Therefore, if you receive general advice, you should carefully consider its appropriateness in light of your situation and review any relevant Product Disclosure Statement (PDS) and/or member disclosure documents, before making a decision.

You should also consider obtaining personal financial product advice from a licensed financial adviser; that is, advice that considers your financial situation, needs and objectives.

What's the cost of advice?

Personal advice

If you are an existing member of Qantas Super, you may be eligible to receive the intrafund advice service. The intrafund advice service provides you with limited advice on your beneficial interest in Qantas Super. It is therefore limited to advising you on the following personal advice topics on your Qantas Super account:

- Your insurance coverage options available to you
- Investment choice
- Making additional super contributions
- Commencing a Qantas Super Income account (account based pension)

The intrafund advice service is included as part of your Qantas Super membership, and does not attract an additional fee.

General advice

The general advice service is included as part of your Qantas Super membership, and does not attract an additional fee.

How is your Authorised Representative remunerated?

Your Authorised Representative is a salaried employee of Qantas Super and may qualify for performance based bonuses from Qantas Super as part of their employment arrangements. This discretionary bonus ranges from 0%

to 10% of the Authorised Representative's salary package utilising a balanced scorecard approach. The balanced scorecard comprises both organisational metrics, as well as individual key performance indicators. For example, an Authorised Representative with an annual salary of \$100,000 per annum may receive annual bonuses of up to \$10,000 per annum. Your Authorised Representatives' discretionary bonus is not expected to influence any financial product advice provided to you.

You may request particulars of your Authorised Representative's remuneration structure at any time before we provide you with a financial service.

Fees paid by your Authorised Representative and their employer to Guideway

Guideway is paid a fee by Qantas Superannuation Limited ABN 47 003 806 960 (Qantas Super) for authorising some of Qantas Super's employees to provide advice under Guideway's AFSL, as well as fees for providing various support services such as research, compliance, technical, software systems, paraplanning, peer reviews, administration and training assistance. These services are set out under an agreement Guideway has with Qantas Super.

Qantas Super also holds an AFS Licence 288 330, and is the trustee of Qantas Superannuation Plan ABN 41 272 198 829. Qantas Super does not authorise the individuals identified in this FSG to provide financial product advice.

Your adviser does not pay fees to Guideway.

If you would like to know more about these arrangements, prior to receiving our services, please contact Guideway.

Relationships between Guideway, your adviser and their employer

Guideway is not a related party of Qantas Super and is required by law to ensure that its Authorised Representatives comply with their professional and legal obligations.

If you receive a financial service by an Authorised Representative of Guideway in relation to the superannuation scheme of which Qantas Super is

trustee, you should be aware that Qantas Super is both the trustee of the superannuation scheme and the Authorised Representative's employer. Qantas Super may charge fees in connection with an investment in the superannuation scheme. In some circumstances Qantas Super may charge the superannuation scheme a fee for the advisory services provided. These fees are disclosed in the Product Disclosure Statement.

If you have an advice need beyond the scope that Super Advisers are authorised to help you with, Qantas Super may refer you to Guideway for personal advice. This referral will only be made with your consent. No referral fees are paid or received under this arrangement between Qantas Super and Guideway.

Guideway, your adviser and their employer do not have any other relationship or associations that might reasonably be expected to influence your advice other than those discussed already within this FSG.

Your adviser's privacy policy

A copy of the Qantas Super Privacy Policy can be obtained from <https://www.qantassuper.com.au/your-qantas-super/who-runs-qantas-super/policies/>. You should review this document prior to receiving advice.

Further information about what information we maintain, how we maintain it and how you can examine your file can be part in Part 1 of this FSG.

How to contact Guideway

D: 03 9039 6527

E: advice@guideway.com.au

A: Level 3, 91 William Street, Melbourne,
Victoria, 3000

Please retain this document for your reference and dealings with Guideway or your adviser.

Super Advisers

Guideway authorises the following Qantas Super employees to provide general and personal financial product advice, as well as dealing services:

- **Josephine Tannous**
Authorised Representative # 301620.
- **Diana Antonious**
Authorised Representative # 1250626.

How to contact Josephine

Address: 10 Bourke Road, Mascot NSW 2020

Phone: 02 9691 4958

Email: josephine.tannous@qantas.com.au

How to contact Diana

Address: 10 Bourke Road, Mascot NSW 2020

Phone: 02 9691 4958

Email: diana.antonious@qantas.com.au

What financial services can Super Advisers provide to you?

- General advice
- Personal advice
- Dealing services

Your Authorised Representative may only provide dealing services that relate to specific Personal Advice that has been provided to you by Guideway. You will receive a Statement of Advice whenever Guideway provides Personal Advice to you.

What financial products can your Super Adviser help you with?

Guideway authorises Diana to provide financial product advice to retail clients on:

- Superannuation (Qantas Super products only)
- Life products - life risk insurance products (Qantas Super products only)

Guideway authorises Josephine to provide financial product advice to retail clients on:

- Superannuation (Qantas Super products only)

Information about your Super Adviser's financial service history, qualifications and professional memberships

You can access this information on the MoneySmart Financial Advisers Register.

<https://www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register>. This register is operated by the Australian Securities and Investments Commission (ASIC). You can also request this information by contacting Qantas Super or Guideway.

Super Associates

Guideway authorises the following Qantas Super employees to provide general financial product advice:

- **Simone D'souza**
Authorised Representative #1274983

How to contact Simone

Address: 10 Bourke Road, Mascot NSW 2020

Phone: 02 9691 4958 (ext. 24958)

Email: simonedsouza@qantas.com.au

What can a Super Associate help you with?

Super Associates are authorised to provide you with general financial product advice on Qantas Super products. Super Associates are not authorised to provide you with personal advice or dealing services (i.e. they cannot implement your instructions or arrange for implementation on your behalf).