GuildSuper

Coach Adviser Profile

Lucy Claxton

Authorised Representative No. 001273211

Your coach

Office address	Customs House, Level 3, 31 Alfred Street Sydney NSW 2000
Postal address	Hub Customs House, Level 3, 31 Alfred Street Sydney NSW 2000
Phone	1300 COACH 1 (1300 262 241)
Email	lucy.claxton@futuregroup.com.au

This document forms part of the Financial Services Guide (FSG) of Future Group Financial Services Pty Ltd, ABN 90 167 800 580, AFSL 482684.

Lucy is an employee of Future Group Services (Australia) Pty Ltd ABN 34 619 076 023 and receives a salary.

Profile

Lucy joined Future Group as a Financial Planner in 2024. Her focus is to provide advice in your best interests in relation to your personal superannuation or retirement needs. She is committed to providing these services at the highest possible standard with a rewarding client experience, with an emphasis on enhancing financial literacy to empower clients with the knowledge and skills necessary for informed decision-making and long-term financial stability.

Experience

Lucy has over 7 years of experience working in financial services. Her career has included working for organisations such as Insurance Australia Group, Aon Risk Solutions and a boutique financial planning firm. During this period, she has had several roles including insurance broking, insurance underwriting, associate advisor and finally a financial advisor position.

These opportunities have allowed Lucy to build an in-depth knowledge of Superannuation, Insurance, Investments and Retirement Planning while ensuring a rewarding and memorable experience on every client interaction. Her expertise not only enables her to offer personalised financial solutions but also cultivates a strong sense of trust and assurance among clients, making them feel supported and well-guided throughout their financial journey.

Qualifications and certifications

- Swinburne University, Bachelor of Business (Finance)
- Kaplan Business School, Graduate Diploma Financial Planning

Authorisation

Australian Financial Services License

Lucy is authorised to provide financial product advice and deal in the following:

- deposit and payment products;
- life risk insurance products; and
- superannuation.

Lucy's Authorisation to provide financial product advice is restricted to products within the Smart Future Trust (includes smartMonday, Future Super and Verve Super) and the Guild Retirement Fund (includes GuildSuper and Child Care Super).

Intra-fund advice

As a Coach, Lucy is authorised to provide intra-fund advice to existing Smart Future Trust and Guild Retirement Fund members on:

- a projection of your super balance, to determine if you are on track to meet your income needs at retirement and how long this amount may last;
- an investment choice recommendation;
- an insurance recommendation for life, total and permanent disability (TPD) and income protection cover; and
- the types of superannuation contributions you can make and the impact they will have on your take home pay, annual income, overall tax payable and retirement planning.

The cost of providing you with intra-fund advice is included in the asset administration fee of your super fund. Details of this fee can be found in the Product Disclosure Statement for your respective Fund..

This Adviser Profile has been authorised for distribution by Future Group Financial Services Pty Ltd I ABN 90 167 800 580 | AFSL 482684
Date: May 2025

Pension / Transition to Retirement Pension advice

As a Coach, Lucy is authorised to provide personal advice to existing Smart Future Trust and Guild Retirement Fund members regarding pension and transition to retirement products limited to:

- commencement of pension or transition to retirement pension accounts;
- a projection of your super balance, to determine if you are on track to meet your income needs at retirement and how long this amount may last;
- an investment choice recommendation.

You should read the relevant Product Disclosure Statement, Additional Information Booklet, Insurance Guide, Target Market Determination and Financial Services Guide available on the relevant Fund's website before making any financial decisions regarding your superannuation or pension account.

Full details including fees can be found in the relevant Product Disclosure Statement.

Fees + charges

Intra Fund Advice - initial consultation, advice preparation and implementation

No additional cost.

Pension / transition to retirement pension advice

You may be charged a fee of $330 (including GST) every time you seek any personal advice around Pension and transition to retirement. All charges will be agreed with you in advance, and we will advise you of the fees in our Statement of Advice.

Method of payment: Invoice directly to you

The trustee of the Smart Future Trust and Guild Retirement Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458, a specialist trustee services provider and an entity independent of the Smart Future Trust and the Guild Retirement Fund.

Future Group Financial Services Pty Ltd has been appointed by the Trustee to provide intra-fund advice to members of the Smart Future Trust and the Guild Retirement Fund.

Future Group Financial Services, Smart Future Trust and Guild Retirement Fund are owned by Future Group Australia Holdings Pty Ltd (ABN 68 618 367 927).

This Adviser Profile has been authorised for distribution by Future Group Financial Services Pty Ltd I ABN 90 167 800 580 | AFSL 482684
Date: May 2025