Financial Services Guide

FUTURE GROUP FINANCIAL SERVICES PTY LTD

Future Group Financial Services Pty Ltd ("FGFS") (ABN 90 167 800 580) holds an Australian Financial Services License no. 482684.

FGFS has issued authorisations to the following related entities to perform a range of services on its behalf:

- Future Group Investment Management Pty Ltd ("FGIM") (ABN 55 621 040 702, AR No. 001271441) as investment manager
- smartMonday Solutions Pty Ltd (ABN 48 002 288 646, AR. No. 001312487), sponsor and master administrator of the Smart Future Trust (ABN 68 964 712 340)
- Future Super Services Pty Ltd (ABN 88 652 577 930, AR no. 001312077), as promoter of the Future Super product in the Smart Future Trust (ABN 68 964 712 340)
- Guild Super Services Pty Ltd (ABN 79 672 642 394, AR No. 001306706), as promoter of the Guild Super and Child Care Super products in the Smart Future Trust (ABN 68 964 712 340)
- Verve Superannuation Pty Ltd (ABN 65 628 675 169, AR No. 001268903), as promoter of the Verve Super product in the Smart Future Trust (ABN 68 964 712 340).

Future Group Financial Services Pty Ltd is owned by Future Group Australia Holdings Pty Ltd (ABN 68 618 367 927) ('Future Group').

References to "our", "we", "us", "me" and "I" refer to FGFS.

INTRODUCTION

This Financial Services Guide (FSG) provides you with important information about the financial services that we may provide you with.

As well as giving you important information that will help you decide if you want to use any of these services, this FSG provides important information about:

- who we are and how to contact us,
- the financial services we offer to help you evaluate and make an informed decision about whether to use the services described in this FSG,
- the process we follow to provide financial services,
- the remuneration that we and relevant persons receive for the services,
- any arrangements which may influence our advice to you,
- how we protect your privacy, and
- how we handle your complaints if you are not satisfied with the services provided.

Please take the time to read this FSG and keep it safe with your other documents. If there is anything you do not understand, or have questions about, please contact us.

WE ACT FOR YOU

When we provide services to you, we act for you, on our authority issued by Future Group Financial Services Pty Ltd.

WHO IS RESPONSIBLE FOR THE ADVICE YOU ARE GIVEN?

FGFS is responsible for the advice provided to you under its Australian Financial Services License.

When you are dealing with one of our Advisers in relation to a Retail Product, an Adviser Profile will be issued to you, setting out information about their industry experience and the services they are authorised to provide.

The Adviser Profile forms part of this FSG.

We are not independent, impartial or unbiased

Future Group Financial Services Pty Ltd can only provide financial advice to retail clients where it is linked to the financial products we promote which includes smartMonday, Future Super, Verve Super, GuildSuper and Child Care Super.

We may also receive remuneration or other non-monetary benefits from third parties which restricts us from referring to ourselves as independent, impartial or unbiased as it may reasonably be expected to influence the personal advice provided to you and may cause a conflict of interest.

As a result of the Future Group structure, we are not independent as Future Group can ultimately benefit from the financial services we provide you.

WHAT TYPES OF ADVICE SERVICES ARE AVAILABLE?

General Advice

General advice is a general recommendation or opinion given without taking into account your individual objectives, financial situation or needs.

You should consider the appropriateness of the general financial product advice you receive in light of your own personal circumstances and obtain and read the Product Disclosure Statement before making a decision.

Personal Advice

Personal advice is a recommendation or opinion given after taking into account your individual objectives, financial situation or needs.

If you are a member of Future Super, you may be eligible to access our online digital advice tools at no extra cost. This may help you understand if you are on track to achieve your retirement savings goals and obtain personal advice in relation to contributions and investment choice in relation to your super account.

If you receive personal advice from us, you will also receive a Statement of Advice (SoA). The SoA will contain the advice, the basis on which it is given and more specific information about our and other relevant persons' remuneration and any associations that may have influenced the provision of the advice.

You are entitled to receive a Product Disclosure Statement (PDS) whenever you are provided with advice relating to the acquisition, or possible acquisition, of a financial product. The PDS will contain the main features, costs and benefits of the financial product, which you should consider before making a decision whether to acquire that product.

WHAT SERVICES ARE AVAILABLE FROM FUTURE GROUP FINANCIAL SERVICES?

Australian Financial Services Licence

Future Group Financial Services Pty Ltd holds an AFSL No. 482684, which authorises us to carry on a financial services business and to provide advice and deal in the following classes of financial products:

1. deposit and payment products limited to:
    - basic deposit products; and
    - deposit products other than basic deposit products;
2. debentures, stocks or bonds issued or proposed to be issued by a government;
3. life products including:
    - investment life insurance products, as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
    - life risk insurance products, as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
4. interests in managed investment schemes excluding investor directed portfolio services;
5. securities; and
6. superannuation,

to retail and wholesale clients.

HOW CAN YOU INSTRUCT US?

You can give us instructions to provide products and services by telephone, email, or other means agreed to by us.

HOW ARE WE PAID?

If you are a member of one of the superannuation funds for which we provide promotional services listed on page 1, general advice is part of your fund membership. There are no additional fees for providing these services.

If we charge you a fixed fee, we will agree it with you in advance. If we charge you an hourly fee, we will advise you in advance the range of hourly rates that will be likely to apply. In both cases we will advise you of the fees in our SoA.

The table below sets out general information about the types of fees we are likely to charge.

SERVICE	FIXED FEES	% BASED FEES	HOURLY FEES
Investment, Retirement & Superannuation			
Personal advice	✓	X	X
Advice to employers & trustees	✓	X	✓
Intra-fund (incl. digital)	X	X	X
Investment consulting			
Advice to employers, trustees and/or fund managers	✓	✓	✓

Staff remuneration

Our staff receive a salary and superannuation and may receive other benefits from time to time including participation in Future Group's employee share ownership program. Staff do not receive commissions or bonuses if you choose to open an account with any of the products promoted by entities authorised by FGFS.

OTHER WAYS WE MAY RECEIVE REMUNERATION

Promoter and administration fees

Future Group receives a portion of the annual flat dollar member fee and also receives a portion of the asset-based administration fee (which is accrued and reflected in the calculation of the unit price) because of the activities undertaken by its Corporate Authorised Representatives shown on page 1 of this document. These fees are set out in the respective Product Disclosure Statements.

Version 6 – November 2026
Future Group Financial Services Pty Ltd
ABN 90 167 800 580 AFSL 482684

Investment management fees

Future Group receives a portion of the investment management fees that FGIM charges in their role as investment manager and/or investment adviser for the following funds:

- Smart Future Trust
- Cruelty Free Super

In addition to the above, some investment options within the funds are invested in unit trusts managed by FGIM for which they received a fee as manager of those unit trusts.

These fees are set out in the respective Product Disclosure Statements.

Investment adviser fees

Future Group receives a basis points fee calculated at the individual fund level in FGIM's role as an Adviser to the BetaShares Responsible Investment Committee.

Future Group receives a fee for provision of sustainable investment data and insights in relation to FGIM's role as an Adviser to MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096).

Referral fee

Future Group may pay a referral fee to third parties who refer individuals to Future Super. This is not an additional fee directly payable by you.

ABOUT THE LICENSEE

Future Group Financial Services Pty Ltd, ABN 90 167 800 580, Australian Financial Services Licensee No. 482684 has approved the distribution of this Guide and is authorised to provide advice and other services as described in this Guide.

Registered office and postal address:

Suite 4.02, 175 Pitt Street

Sydney NSW 2000

WHAT IMPORTANT ASSOCIATIONS SHOULD YOU BE AWARE OF?

Future Group is the parent company of Future Group Investment Management Pty Ltd (FGIM) (ABN 55 621 040 702) which is the Investment Manager of the Smart Future Trust (ABN 68 964 712 340) and Cruelty Free Super, sub-fund of OneSuper (ABN 43 905 581 638; RSE R1001341).

The trustee of the Smart Future Trust is Stewarda Pty Ltd (ABN 56 098 527 256, AFSL 236049, RSE Licence L0000185), a wholly owned subsidiary of Future Group.

CONFLICTS OF INTEREST

Conflicts of interest may arise in circumstances where some or all of your interests as our client are, or may be, inconsistent with some or all of our interests.

We have a conflicts of interest policy and procedure, including training and monitoring, to ensure we are aware of and manage any conflicts of interest. Our company, staff and our representatives must comply with this policy and procedure.

Where a conflict is unavoidable, we will consult with you and manage the conflict in such a way as to avoid prejudice to any party.

Investment management

In their role as Investment Manager of Smart Future Trust and Cruelty Free Super, FGIM may from time to time make investments in:

- One or more funds in respect of which we also provide services to, and for which we may be remunerated; and
- One or more assets where one of our associates (such as a director or officer of an entity within the Future Group) is a major shareholder or director of the asset.

In such situations, we will seek to ensure that such fees or benefits are not determined by reference to the size of each Fund's investment in the asset.

FGIM is a service provider for the BetaShares products which we invest in. This includes advisory services and recommendations to the Responsible Investment Committee for which it receives a basis point fee.

SERVICE ISSUES AND COMPLAINTS

We are committed to providing quality services to our clients. This commitment extends to providing easy access to people and processes that can resolve a service issue or complaint.

If you have a complaint about the service we have provided you, you can contact The Complaints Officer, FGFS as follows:

Email: complaints@futuregroup.com.au

We will aim to acknowledge your complaint within 1 business day of receiving it and to resolve it within the required timeframes (being 30 or 45 days, depending on the nature of the complaint).

For complaints related to the distribution of a superannuation death benefit, our Trustee will provide a response no later than 90 calendar days after the expiry of the 28-calendar day period for objecting to a proposed death benefit distribution. If we are unable to respond to your complaint within the timeframes

specified above, we will send you an Internal Dispute Resolution Delay Notification.

If you are dissatisfied with the final response to your complaint, you may be able to refer your complaint to the Australian Financial Complaints Authority (AFCA) as detailed below.

Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

PROFESSIONAL INDEMNITY INSURANCE

In accordance with the requirements of the Corporations Act 2001 (Cth), we maintain adequate Professional Indemnity insurance. This insurance cover extends to claims in relation to our conduct as an Australian Financial Services Licence holder, and our employees and representatives both past and present, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice.

PRIVACY

We value the privacy of personal information and are bound by the Privacy Act 1988 (Cth) when we collect, use, disclose or handle personal information to offer, provide, manage and administer the many financial services and products we and our group of companies are involved in (including those outlined in this FSG).

Further information about our privacy practices can be found in our Privacy Policy that can be viewed on the websites listed below or alternatively, a copy can be sent to you on request. Please contact us or visit our website if you wish to seek access to, or to correct, the personal information we collect or disclose about you.

CONTACT US

Future Super
GPO Box 2754
Brisbane QLD 4001
p. 1300 658 422
e. info@futuresuper.com.au
w. futuresuper.com.au

smartMonday
GPO Box 1202
Brisbane QLD 4001
p. 1300 614 644
e. enquiry@smartmonday.com.au
w. smartmonday.com.au

GuildSuper & Guild Pension
GPO Box 1088
Melbourne VIC 3000
p. 1300 361 477
e. info@guildsuper.com.au
w. guildsuper.com.au

Child Care Super
GPO Box 1088
Melbourne VIC 3000
p. 1800 060 215
e. info@childcaresuper.com.au
w. childcaresuper.com.au

Verve Super
GPO Box 2753
Brisbane QLD 4001
p. 1300 799 482
e. hello@vervesuper.com.au
w. vervesuper.com.au

Version 6 – November 2026
Future Group Financial Services Pty Ltd
ABN 90 167 800 580 AFSL 482684