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Coach Adviser Profile

Johnny Ng

Authorised Representative No. 001243628

Your coach

Office address	Suite 4:02, 175 Pitt St, Sydney NSW 2000
Postal address	Suite 4:02, 175 Pitt St, Sydney NSW 2000
Phone	1300 COACH 1 (1300 262 241)
Email	johnny.ng@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. Johnny is an employee of Future Group Services (Australia) Pty Ltd ABN 34 619 076 023 and receives a salary.

Profile

Johnny originally joined smartMonday as a Financial Planner in 2016 which was acquired by Future Group in February 2022. His focus is to provide advice in your best interests in relation to your personal superannuation or retirement needs. He is committed to providing these services at the highest possible standard with a rewarding client experience.

Johnny has extensive knowledge in the finance industry both in Australia and abroad.

Experience

Johnny has over 10 years in financial markets experience within Australia. He has worked for ANZ Bank, HSBC Bank Australia and BNP Paribas Securities Australia in various relationship management and sales roles. He has dealt with both retail and institutional clients. His primary goal is to put clients' interests at the forefront of everything he does.

He has experience dealing with clients in international fixed income markets, Australian equities, foreign exchange and retail banking products.

Johnny has also worked in Hong Kong as fixed income sales and investment services manager at various global banking and investment management institutions, such as ABN AMRO Bank, HSBC Asset Management, Wardley Limited and Nomura International, for close to 15 years.

Qualifications and certifications

- UNSW, Master of Commerce (Marketing)
- University of Hong Kong, Bachelor of Social Sciences (Economics)
- Kaplan Professional, Advanced Diploma of Financial Planning
- Kaplan Professional, Self-Managed Superannuation Funds

Authorisation

Australian Financial Services License

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

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

Johnny'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, Johnny 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.

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Pension / Transition to Retirement Pension advice

As a Coach, Johnny 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).

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