



Financial Services Guide

Part 1 of 2

Guideway Financial Services Pty Ltd

Important information for you to know before you seek advice

Date issued: 4 April 2019 version 2.0

The financial services referred to in this Financial Services Guide (FSG) are provided by the financial adviser whose details are in Part 2 of this FSG. Your financial adviser is an authorised representative of Guideway Financial Services Pty Ltd (Guideway) ABN 46 156 498 538, Australian Financial Services Licence (AFSL) number 420367. Guideway is responsible for the financial services provided to you under this FSG and has authorised the distribution of this FSG.

Why you should read this guide

This Financial Services Guide (FSG) contains important information about the services that can be provided by your adviser.

This information is intended to assist you in making an informed decision about whether to use the adviser's services, how relevant people and entities are remunerated and how your complaints are dealt with.

This Financial Services Guide consists of two parts

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 Guideway, and its role in the advice process. Part 2 focuses on your adviser and their role in the advice process.

If you have received only Part 1 of this FSG, please contact your financial adviser to obtain Part 2 prior to engaging services from your adviser.

Part 1

- Who is Guideway?
- How to contact Guideway
- Who is responsible for the services provided?
- What our fees and charges are
- Does your Financial Adviser or Guideway receive commissions, payments from product providers or fees for referrals?

- Does Guideway have any relationships or associations exist which might influence the financial services you receive?
- The types of documents you may receive
- What information is maintained on your file and can you examine your file?
- How can you give instructions about your financial product(s)?
- What should you do if you have a complaint? and
- Professional indemnity insurance.

Part 2

- Who your Authorised Representative is and how they can be contacted?
- Financial services and product types your adviser is authorised to provide,
- The personal advice process (how your adviser operates) and documents you may receive,
- What our fees and charges are,
- How your adviser is remunerated,
- Any relationships or associations which might influence the advice you receive
- How can you contact Guideway?

Who is Guideway?

Guideway is a financial service business dedicated to providing advice and education to individuals to assist them in meeting their needs, goals and objectives. It holds an Australian Financial Services Licence (number 420367) authorising it to provide financial product advice.

How to contact Guideway

Guideway Financial Services Pty Ltd ABN 46 156 498 538, AFSL 420367.

Level 3, 91 William Street
Melbourne VIC 3000

P: 1300 138 138

E: advice@guideway.com.au

W: www.guideway.com.au

If you wish to contact your adviser, please refer to their contact information in Part 2 of this FSG.

Who is responsible for the services provided?

Guideway holds an Australian Financial Services Licence and it appoints your adviser as its Authorised Representative under its licence. This means it authorises your adviser to act on Guideway's behalf and therefore Guideway is responsible for any advice given to you.

While Guideway is responsible for the advice given to you, your adviser also has a duty to you. Your adviser is under a legal obligation to act in your best interests in relation to any personal advice provided to you (known as the 'best interests duty'). They are also required to prioritise your interests ahead of their own, Guideway's and any affiliations or associations.

What our fees and charges are

You do not pay any direct fees or costs associated with obtaining general or personal advice from your Authorised Representative of Guideway.

Does your Financial Adviser or Guideway receive commissions, payments from product providers or fees for referrals?

Neither Guideway or your adviser will receive any commissions or any other payments from any product providers in connection with any service provided to you by your adviser.

No fee is paid to, or received by, any person for making referrals to your adviser or Guideway.

Non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer) may be received by your adviser, their employer, Guideway employees and directors or a Guideway-related entity. Each benefit may not exceed \$250 per person and will be recorded in Guideway's alternative remuneration register. These non-monetary benefits will not influence the advice you receive from your adviser.

If you are provided with an SOA, any alternative remuneration that may reasonably be considered to influence the advice will be disclosed in that SOA.

Does Guideway have any relationships or associations which might influence the financial services you receive?

Guideway is not a member of any financial group but may from time to time have associations with product providers (e.g. superannuation funds) and financial services providers who may appoint or enter into arrangements with Guideway to provide financial services. These associations would not be reasonably expected to influence the financial services Guideway's Authorised Representatives provide to you.

The types of documents you may receive

In addition to this FSG, Guideway or your financial adviser may also provide you with the following documents:

General Advice Statement

If you receive General Advice, your adviser may give you a General Advice Statement. This document sets out what was discussed in your meeting and confirms to you that no personal advice has been given. It may also include additional education material such as fact sheets or links to online calculators to assist you.

Client Service Agreement (CSA)

In order for your adviser to provide you with personal advice, you must complete and sign a CSA. The CSA sets out the terms under which your advice will be given, and any services you may be entitled to.

Statement of Advice (SoA) or Record of Advice (RoA)

Personal Advice - in the first instance

If you are a retail client, any personal advice will normally be given to you in an SoA (if personal advice is provided to you verbally before the SoA is prepared, the personal advice will be confirmed in the SoA). This will include the advice, the basis on which the advice is

given, and information about your objectives, financial situation and needs collected by your adviser. It will also set out information about remuneration, disclose any associations or relationships that may influence the advice you receive, and other matters required to be disclosed to you by law.

After you have read and understood your SoA, you may then decide whether to act on the advice you received.

Personal Advice – in subsequent instances

If your adviser provides you with subsequent financial advice, and there has not been a significant change in your circumstances or the basis upon which the initial advice was given, then the subsequent advice will be documented in an RoA. Your adviser will generally give you a copy of your RoA when the advice is provided. If you do not receive a copy, you can request it by contacting your adviser or Guideway.

If your adviser provides you with subsequent advice and there has been a material change in your circumstances or the basis upon which the initial advice was given, then the subsequent advice will be documented in another SoA.

Product Disclosure Statement (PDS)

If your adviser recommends a financial product to you, they will provide you with its PDS. A PDS is issued by the product issuer and contains information about the benefits, risks and other features of the product. You are recommended to read the PDS in its entirety so that you can make an informed decision about whether to acquire the product (or invest additional funds).

Authority to Proceed (ATP)

Generally, when your adviser provides you with an SoA or RoA they will provide you with an ATP. The ATP authorises your adviser to implement the advice contained within your advice document. If you do not sign the ATP, then your adviser will not implement your advice.

If you would like your adviser to implement (deal) on an amended basis (i.e. implement your advice with a change or deviation), then you should note this on your ATP. Before deciding to proceed on an amended basis, you may wish to discuss any changes you wish to make with your adviser.

What information is maintained in your file and can you examine your file?

Guideway and your adviser are committed to maintain the privacy and security of your personal information. Your personal information will be collected for the primary purpose of providing you with the services described in this FSG. All information collected from you is stored and used in line with the Privacy Policies of Guideway and your adviser's employer. You can request a copy of the Guideway Privacy Policy at www.guideway.com.au or by phone or mail. You can request a copy of your adviser's privacy policy by contacting them directly.

Guideway retains the following personal information on your client file:

- A record of what you tell your adviser about your objectives, financial situation and needs to enable your adviser to give you personal advice. If the information relates to general advice only, you can request that it is destroyed.
- A copy of all personal advice provided to you. This includes the SoA or RoA provided to you when you received personal advice, and
- Other records relating to the provision of financial services and advice given to you.

As a financial service provider, your adviser and Guideway have an obligation under the Anti Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) in certain circumstances to verify your identity, the source of any funds and the source of your wealth. Generally, this means that you will be asked to present identification documents such as your passport or driver's licence. Copies of this information will also be retained.

In connection with providing services to you, your adviser and Guideway may disclose information about you to its Authorised Representatives and to other professionals, insurance providers, superannuation trustees, product issuers, auditors and its service providers. It is generally unlikely you're your adviser or Guideway will disclose your personal information to overseas recipients.

However, any overseas disclosure does not affect your adviser's or Guideway's commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient of your personal information complies with Australian privacy law. Should your adviser utilise an overseas service provider, these arrangements will be detailed in Part 2 of this FSG.

It is important you review both Privacy Policies (for Guideway and your adviser) prior to engaging your

adviser's services so that you understand how your personal information is collected, accessed and stored, as well as how to complain about a breach of the Australian Privacy Principles.

If you wish to examine your file or have any other queries in relation to your privacy issues, please contact Guideway.

How can you give instructions about your financial product(s)?

You may tell your adviser how you would like to give instructions, for example by telephone, fax, email or other means.

As a safeguard for you, whenever Guideway deals or implements advice of your adviser, Guideway will only act on your written instructions (e.g. Authority to Proceed, clear email instructions, etc).

For your own protection, you should not:

- Sign any blank forms or documents
- Appoint your financial adviser to act as your attorney or authorised signatory
- Nominate your financial adviser to receive your statements without you also receiving a copy
- Give your adviser unclear or misleading instructions or false information.

What should you do if you have a complaint?

If you are not satisfied with your adviser's services, you can lodge a complaint. Guideway's internal complaints handling process is outlined in the steps below:

1. Send an email to advice@guideway.com.au and outline the details of your complaint. Alternatively, you can phone or write to Guideway (using the contact details in this FSG). Please address your complaint to the Guideway Resolutions Officer.
2. Guideway will contact you to discuss the issue and endeavour to satisfactorily resolve the issue with you within 5 business days.
3. If you are still not satisfied with the outcome, your complaint will be escalated to the Guideway

Complaints Manager. Guideway's final response will be provided to you in writing within 45 days (or longer if agreed by you).

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process). Guideway is a member of the Australian Securities and Investments Commission approved Australian Financial Complaints Authority (AFCA) an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
P: 1800 931 678 (free call)
E: info@afca.org.au
W: www.afca.org.au

Please note that the complaint procedures set out in this FSG do not apply to complaints you wish to lodge or make against the product issuer of the product in which you invest (such as trustees of superannuation funds or responsible entities of managed investment schemes). For details of how to make such complaints, refer to the PDS of the relevant product.

Professional Indemnity Insurance

Guideway has a professional indemnity insurance policy in place that covers claims in respect of the financial services detailed in this FSG where provided by its authorised persons (authorised acts), including your financial adviser. These authorised acts are covered even where the authorised person ceases to be so authorised. Guideway believes that this policy satisfies the requirements of section 912B of the Corporations Act.

Please retain this document for your reference and for any future dealings with Guideway.



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Who is your Financial Adviser?

Your Financial Adviser is an Authorised Representative of Guideway Financial Services Pty Ltd ABN 46 156 498 538, Australian Financial Services Licence (AFSL) #420367 ('Guideway', 'we', 'us', 'our').

Your adviser is also an employee of Qantas Superannuation Limited ABN 47 003 806 960, AFSL 288 330 ("Qantas Super") which is the Trustee of the Qantas Superannuation Plan ABN 41 272 198 829.

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

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

About Josephine Tannous

Josephine Tannous is based in Sydney and has been working in the financial services industry since 2004 and has been a financial adviser since 2005. She specialises in providing high quality superannuation advice to Qantas Superannuation Fund members.

Josephine has completed a Bachelor of Economics (majoring in Economics and Commercial Law), Graduate Diploma of Financial Planning and is currently completing the final exam as a Certified Financial Planner Professional CFP with the Financial Planning Association of Australia (FPA). Josephine is also a member of the FPA.

How to contact Josephine Tannous

Address: 10 Bourke Road, Mascot NSW 2020
Phone: 02 9691 4958
Email: josephine.tannous@qantas.com.au

About Diana Antonious

Diana Antonious is based in Melbourne and has been working in the financial services industry since 2004. Before joining Qantas Super in early 2019, Diana Antonious worked in the role of Superannuation Workplace Adviser providing on site workplace advice and phone based advice to superannuation fund members. Diana specialises in providing high quality superannuation advice to Qantas Superannuation Fund members.

Diana Antonious has completed a Bachelor of International Business, Graduate Diploma of Financial Planning and a Master of Applied Finance (Financial Planning).

Diana is a member of the Financial Planning Association of Australia (FPA).

How to contact Diana Antonious

Address: 10 Bourke Road, Mascot NSW 2020
Phone: 02 9691 4958
Email: diana.antonious@qantas.com.au

Financial services and product types your Authorised Representative is authorised to provide

Guideway authorises the Authorised Representatives identified in this FSG ("your adviser") to provide financial product advice and deal in:

- Life risk insurance products such as term life insurance, income protection and total and permanent disability
- Superannuation.

General advice limitations

Your adviser is limited to providing general advice on Qantas Super products.

General advice is financial product advice that does not consider your financial situation, needs or objectives ("your circumstances").

If you receive any general advice, you should carefully consider its appropriateness in light of your situation as your Authorised Representative gives it without considering your circumstances. If the general advice you receive is about a particular financial product, you should also obtain a copy and review the Product Disclosure Statement before making a decision.

Personal advice limitations

Your Authorised Representative can also provide you with personal financial advice, that is, advice that considers your objectives, financial situation or needs.

In order to provide such advice, however, your Authorised Representative needs to obtain information from you that will enable the determination of the appropriate strategy and products that will be suitable for your circumstances and will assist you to achieve your goals. It is important that this information is accurate and current. You are not obliged to provide this information but, if you don't, your Authorised Representative may not be able to provide you with any advice.

If your Authorised Representative provides you with personal advice and the information received is incomplete, inaccurate or insufficient, the advice provided may not be appropriate and you will need to consider it in light of your circumstances.

Guideway limits your adviser's authorisations and products they can provide personal advice on. Your adviser is limited to providing personal financial advice in the following areas:

- Investment selection within Qantas Super,
- Life, TPD and income protection products within Qantas Super
- Superannuation contributions to a Qantas Super product,
- Whether you should commence a Qantas Super income stream (account-based pension), and in some circumstances
- Retirement projections or modelling

Dealing services

Your adviser may only provide dealing services that relate to specific personal advice that has been provided to you by Guideway or your adviser. Dealing is the process of implementing the advice and includes the arrangement of your investments with the respective product issuers. Any personal advice you receive will be contained in a Statement of Advice.

Comprehensive financial advice

If you need advice outside the areas your adviser is authorised in, your adviser is able to refer to you a comprehensive financial adviser licensed by Guideway.

Taxation advice

While Guideway holds a Company Tax (financial) adviser business registration under the Tax Agent Services Act (2009) and every effort will be made to include current and relevant tax and social security legislation when providing you with advice, if you intend to rely on the advice, you should request advice from your accountant or registered tax agent before proceeding.

The personal advice process (how your adviser operates) and documents you may receive

There are four steps in the Personal Advice process

1. Your Initial Meeting

The purpose of this meeting is for you to learn more about how we operate and for us to determine how we may best help you. This 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 some situations, your Initial

Meeting may be conducted via telephone or video conferencing.

2. Client Service Agreement

If you wish to receive our advice we will, prior to any commitment on your part, provide you with a Client Service Agreement (CSA) setting out the scope of the advice we propose to provide. After the CSA has been signed by both your adviser and yourself, either in person or via electronic means, we will proceed to prepare the personal advice which will be in the form of a written Statement of Advice (SOA).

3. Personal Advice & Statement of Advice

Before your adviser provides you with any personal financial product advice (personal advice), they will collect information about your objectives, financial situation and needs. The SoA will set out this information, your advice and the basis upon which the advice you receive is given. It will also set out information about remuneration, disclose any associations or relationships that may influence the advice you receive, and any other item we are required to disclose to you by law.

After you have read and understood your SoA, you may then decide whether to act on the advice you received.

Product Disclosure Statement

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS). The PDS will provide you with important information about the product, such as its features and risks, to assist you in making an informed choice on about whether to proceed with that product.

4. Implementation

If you wish to proceed with your SoA, there will be instructions at the rear of the document outlining the steps to take. If you need help with implementing the advice, your adviser can assist you, but only after you have received your SoA and have had sufficient time to fully understand it.

General Advice

When we provide you with general financial product advice, we will express an opinion about a particular financial product, however our opinion does not consider 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 the Product Disclosure Statement (PDS) before making a decision.

If you receive general advice, you will generally receive a General Advice Statement. A General Advice Statement sets out what you discussed with our Authorised Representative and confirms to you that no personal

advice has been given. It may also include additional education material such as fact sheets or links to online calculators to assist you.

What our fees and charges are

You do not pay any direct fees or costs associated with obtaining general or personal advice from a Qantas Super employee and Authorised Representative of Guideway.

How will your Authorised Representative be remunerated for the financial services provided?

Josephine Tannous and Diana Antonious are salaried employees 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 adviser with an annual salary of \$100,000 per annum may receive annual bonuses of up to \$10,000 per annum.

Your adviser's discretionary bonus is not expected to influence any financial product advice provided to you, and you may request particulars of the remuneration structure at any time before we provide you with advice.

Will your Authorised Representative be paid any alternative form of remuneration?

In addition to salary, your Authorised Representatives may be entitled to receive other non-monetary benefits such as training or information sessions from third parties or non-related entities (for example a product provider or insurer). Each benefit may not exceed \$250 and will be recorded in the alternative remuneration register maintained by Guideway. If you are provided with an SOA, any alternative remuneration that may reasonably be considered to influence our advice will be disclosed to you in that SOA.

Do we have any relationships or associations which might influence the financial services provided?

Qantas Super pays Guideway a flat fee per annum, remitted monthly, in return for Guideway providing

AFSL services. Guideway may also receive fees for providing various support services such as research, compliance, technical, software systems, paraplaning, peer reviews and training assistance to your adviser and Qantas Super. These fees are set out in an agreement between Guideway and Qantas Super.

Guideway is not a related party of Qantas Super and is required by law to ensure that our Authorised Representatives comply with their professional and legal obligations to act in your best interests. The arrangement with Qantas Super would not be expected to influence the financial services or advice given by Guideway. If you would like to know more about this arrangement, prior to receiving our services, please contact Guideway at advice@guideway.com.au for more information.

Guideway is not a member of any financial group, but may from time to time have associations with other superannuation funds and financial services providers who may appoint or enter into arrangements with Guideway to provide financial services. These associations would not be expected to affect the financial services our Authorised Representatives provide to you.

If you are given advice by your Authorised Representative in relation to a 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 employer of your Authorised Representative. As the trustee of a superannuation scheme, 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 relevant Product Disclosure Statements. Qantas Super products may be recommended by your Authorised Representative, but only where appropriate for your needs, objectives and financial situation.

How can you contact Guideway?

Address: Level 3, 91 William Street,
Melbourne VIC 3000

Phone: (03) 9039 6527

Email: advice@guideway.com.au

Website: www.guideway.com.au

Please retain this document for your reference and for any future dealings with Guideway.