



Financial Services Guide

Effective 6 March 2018



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1. About this guide

The purpose of this Financial Services Guide (FSG) is to provide you with information about the financial services we provide, how our representatives are remunerated, and your rights as a client, including our complaints handling process. If you need more information or clarification of any matter raised in this FSG, please ask us.

If you have not already received a copy of the [Good Super Product Disclosure Statement \(PDS\)](#), which sets out the main services, features and benefits of Good Super, you can get a copy by emailing info@good.com.au or by visiting www.good.com.au. You should consider the information in the PDS before you become a member of Good Super.

2. Who is responsible for providing financial services?

The Financial Services Guide is issued by Mammatus Pty Ltd (ABN 74 101 393 435 AFSL 289890), as promoter of the Fund.

Good Super (registration Number R1067897) is a sub-fund of the max Super Fund issued by Tidswell Financial Services Ltd (ABN 55 010 810 607, AFSL 237268, RSE L0000888) the Trustee of the max Super Fund (ABN 22 508 720 840).

The types of financial advice we can give you

Our representatives may only provide general financial product advice about Good Super, and general information about the investments and benefit options available through Good Super.

General advice does not take into account your particular financial needs, circumstances or objectives and you should assess your own financial situation and read the Good Super PDS before making an investment decision based on the advice.

How we provide you with advice

We may give you general advice in writing, over the phone, on

the website and live chat, via email or mail, via messenger app on Facebook or at events.

Cost of providing you with advice

The cost of providing general financial product advice to you is included in the administration fees which may be charged to your Good Super account. Details of all fees and their application are contained in the Good Super PDS under Fees and Costs, and there is additional information in the Good Super Reference Guide. These documents are available by either emailing us at info@good.com.au or going to our website www.good.com.au.

3. How are our Representatives remunerated?

All representatives are employees of Mammatus Pty Ltd and are paid a salary. They do not receive commissions, fees or bonuses for providing general advice to you or recommending or referring you to Good Super.

4. Relationships and associations

If you join Good Super, you consent to Mammatus Pty Ltd receiving an ongoing promoter fee from Tidswell Financial Services Ltd (ABN 55 010 810 607; AFS Licence 237628), the Trustee of Good Super (a sub fund of the max Super Fund (ABN 508 720 840)), based on the value of your super account and the amount of fees you have paid. The promoter fee is calculated as the sum of the monthly Member Fees for that month, less the sum of the Trustee Fee, the Administration Fee, the Custodial Fee, and Investment Fees, attributable to the same month.

5. Privacy

The privacy and security of your personal information is important to us. We are bound by and committed to the Australian Privacy Principles set out in the Privacy Act 1988 (Cth). Any personal information you provide to us or we request on your behalf will be collected, used, stored, disclosed and maintained in accordance with our Privacy Policy and Information Collection Notice available at www.good.com.au.

6. Professional indemnity insurance

Mammatus Pty Ltd holds Professional Indemnity (PI) insurance which provides cover for claims arising from the conduct of representatives who are or were employed by us, where we are found to have a liability for financial loss suffered by a person to whom we have provided a financial service.

These arrangements satisfy the requirements of the compensation arrangements under section 912B of the Corporations Act 2001 (Cth).

7. How to make a complaint?

We welcome feedback of any kind. If you have a comment, inquiry or complaint about any of the services we provide to you, please telephone or email us. We have procedures in place to ensure that your correspondence is handled promptly, fairly and in the strictest confidence.

How do I make a complaint?

We pride ourselves on our member service and will endeavour to solve your concerns quickly and fairly. If you have an inquiry or complaint regarding your super account, you should either phone our Member Services team on 1300 788 658 or email us at info@good.com.au. If you wish to lodge a complaint with the Fund, we would prefer it if you would please write to:

Good Super Complaints Manager
DDH Graham Limited
PO Box 3528
Tingalpa DC Qld 4173

We will try to resolve any complaints within 90 days. If more time is required for complicated matters, you will be contacted.

What can I do if I am not satisfied?

If you are not satisfied with the outcome of your complaint, you can contact the Superannuation Complaints Tribunal (SCT), which offers free dispute resolution external to the Fund.

Please note that before the SCT will investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

The SCT is a statutory body that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

Write to:

Superannuation Complaints Tribunal Locked Mail Bag 3060
MELBOURNE VIC 3001

Phone 1300 884 114
Fax (03) 8635 5588
Email info@sct.gov.au
Web www.sct.gov.au

8. Further enquiries

For more information, please visit our website, email us or call us:

www.good.com.au
info@good.com.au
1300 788 658