

Aware Financial Services Australia Limited

Financial Services Guide

02 March 2026

Prepared and issued by Aware Financial Services Australia Limited (Aware Financial Services)
ABN 86 003 742 756, under its Australian Financial Services License (AFSL) No. 238430.



What's in this guide

This Financial Services Guide (FSG) explains the financial services we provide and is designed to help you decide if our services are right for you.

When we say 'we', 'us' and 'our' in this FSG we are referring to Aware Financial Services.

The FSG sets out the services we provide and covers:

- who we are and how we can be contacted;
- the services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Contents

Our services	3
About us	4
Our advice and services	5
Digital advice tools	5
Our investment product	5
General advice	5
Superannuation advice	6
Comprehensive advice	7
Specialist insurance advice	8
Specialist aged care advice	8
What to expect	9
How we make product recommendations	10
Getting Help	11

Our services

Our advice services

We offer a range of advice services for your retirement and broader goals. These include:

- Digital Advice
- General Advice
- Superannuation Advice
- Comprehensive Advice (including Aged Care and Insurance Advice)

The next pages explain how these services work, their cost and what you can expect.

Services for Aware Super customers

These services are provided by us on behalf of Aware Super. They are available to anyone who has an Aware Super product, excluding Investment Funds. Services include:

- Digital advice tools
- Superannuation advice

There is no separate charge for these services. The cost is covered by the administration fee that you already pay to Aware Super from your super balance and is paid to us by Aware Super

Paid services

These advice services are available to anyone, including Aware Super customers.

- Specialist insurance & aged care advice
- Comprehensive advice

Documents you may receive from us



When we provide you with personal advice for the first time, you will receive a Statement of Advice (SoA) which is a financial plan tailored to your situation.

If we provide you with further advice, and you have previously received an SoA from us, your further advice will be provided in an SoA or a Record of Advice (RoA).

You can request a copy of your RoA (within 7 years from the date the further advice is provided to you) from your financial planner or by contacting us using the details in this guide.

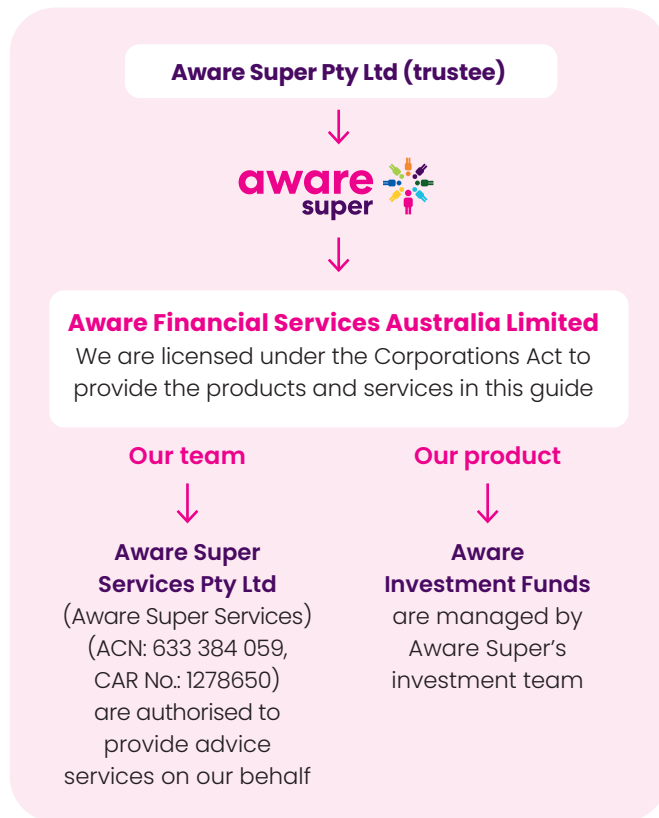
If we recommend a new financial product, we will also provide you with the relevant Product Disclosure Statement (PDS). The PDS contains information about the product including details of features and benefits and the fees and charges. It will assist you in making an informed decision about the product.

Lack of independence

We cannot refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'. This is because we are the issuer of investment products and are owned and employed by Aware Super who is the issuer of superannuation and retirement products.

About us

We're wholly owned by Aware Super:



Our team

Aware Super Services is the Corporate Authorised Representative for our advice services. They employ the team who provide our services. Our advisers and planners complete a minimum 40 hours of continuing professional development (CPD) every year, in line with legislative requirements.

Our insurance and aged care specialists are qualified financial planners who have undertaken additional accredited training and education to provide our specialist services.

Find out more about your financial planner's or adviser's qualifications and history on the ASIC financial adviser register at [moneysmart.gov.au/financial-advice/financial-advice/financial-advisers-register](https://www.moneySMART.gov.au/financial-advice/financial-advice/financial-advisers-register)

Refer to the 'Contact us' section on page 11 for our contact details.

Our products

The Aware Super investment team constructs and manages our investment portfolios for the Aware Investment Funds. This team works with a panel of professional investment managers who assist in managing these investments.

Our Aware Super relationships

Aware Super Pty Ltd (ABN: 11 118 202 672, AFSL: 293340) is the trustee for **Aware Super** (ABN: 53 226 460 365) and is the owner of Aware Financial Services and Aware Super Services. They are also the issuer of superannuation and retirement products.

Aware Super's products are included on Aware Financial Services' Approved Product List. None of Aware Super Services or Aware Financial Services nor its authorised representatives receive any commissions from the placement of monies into Aware Super.

Aware Financial Services Limited as the Licensee has authorised the distribution of this FSG by Aware Super Services.

Associations and relationships

Aware Financial Services Australia Limited (AFSAL) has a referral arrangement with Safe Will Pty Ltd (ABN 47 631 790 273) ("Safewill"), a legal services provider specialising in estate planning. Under this arrangement:

- Aware Super members may access a simple will through Safewill at no additional cost
- If estate planning needs are more complex, members may access legal advice from Safewill at a discounted rate

Important Information

Our relationship with Safewill does not influence:

- the financial advice you receive from AFSAL
- the financial products we recommend or offer
- the strategies we recommend for your financial situation

AFSAL does not receive any fees, commissions, volume-based incentives or other benefits from Safewill in connection with this arrangement.

You are under no obligation to use Safewill's services. Your decision will not affect:

- the quality or nature of financial advice you receive from AFSAL
- your relationship with your financial planner
- any other member benefits you are entitled to

If you have any questions about this arrangement or how we manage conflicts of interest, please contact us or speak with your financial planner. You may also request a copy of our Conflicts Management Policy.

Our advice and services

Digital advice tools

If you're an Aware Super member, you may be eligible to access our online digital advice tools at no extra cost.

These online tools will help you understand if you're on track to achieve your retirement savings goals. You can also explore how changing your current contributions or investments, or your retirement plans, can change the result.

The tools are based on information we may already know about you, assumptions built into the tools and inputs provided by you.

The cost of this is included as part of the administration fee paid within your Aware Product(s).

What you get

- 'My Retirement Planner' helps members under 60 years plan for their retirement by tracking how they are going towards achieving their goals whilst helping them understand ways to improve their outcomes. A score between 0 and 100 is provided. The higher the score, the more likely you are to have a retirement income that is close to your target.
- 'Retirement Manager' helps eligible members 60 or over, who are ready to retire or already retired to set optimal and personalised retirement income goals and helps them start an income stream with the right investment strategy.

Our superannuation advice service is also available to assist you with the tool and answer any questions you may have.

General advice

Our Superannuation and Retirement Specialists assist Aware Super members navigating our digital advice tools via a video call.

They can provide members with general advice and factual information regarding their superannuation or pension accounts. They can also offer guided support throughout the process of establishing a Retirement Income Stream. Our Specialists do not provide personal financial advice.

Our investment product

We also offer managed investment schemes called Aware Investment Funds. These are diversified multi-sector and single-sector funds that allow you to develop your own financial strategy and investment portfolio outside of your super.

Units in these schemes can be purchased directly from us or through a financial planner.

Detailed information about these products, including fees, can be found in the Product Disclosure Statement (PDS).

The Target Market Determination (TMD) can help you decide whether these products are right for you. It explains who the products have been designed for, taking into account their objectives, financial situation and needs.

You can find the latest PDS and TMD at aware.com.au

We also provide unit holders with general advice about their accounts at no additional charge.

How we can help

Your super:

- How much super do I need for retirement?
- Am I on track to save this in time?
- What changes could I make to grow my savings?

Superannuation advice

We can help Aware Super members with factual information, general advice and personal advice specifically related to their superannuation or pension accounts*. This is also called intra-fund advice and is provided by our qualified Superannuation and Retirement Advisers.

How we can help

Your super:

- Understanding super
- Contributing to super
- Choosing how to invest your super
- Working out your insurance cover

Your retirement income stream (pension):

- Contributions before starting a pension
- Setting up a pension account
- Restarting a pension account
- Estimating how long your pension might last
- Choosing how to invest your pension
- Centrelink eligibility estimates where relevant

What you get

- Consultation with a Superannuation and Retirement Adviser
- If you need personal advice, an advice document will be provided which will outline our advice and things that are important for you to consider
- Access to our advisers to ask questions related to our advice, your super or pension
- Detailed information about any products that are recommended (a PDS)

What to expect



1. Advice consultation

- A video or phone call with a Superannuation and Retirement Adviser to discuss what help you need.
- They can explain your retirement options and how super works.
- If you need advice on what to do, they'll ask you some additional questions about your goals and financial information to provide you with suitable advice.



2. Making a recommendation (if you need advice)

- Your adviser will complete their analysis and provide you with an advice document explaining their recommendation and what you need to do.



3. Understanding our advice

- For more complex advice, your adviser may set up another appointment to discuss their recommendation.
- You can also contact our team at any time if you have questions or need more information.

* This advice is not available for Aware Investment Fund products.

Comprehensive advice

Our service offers personalised advice to help you reach your retirement and other goals. We consider your entire financial picture and guide you in making decisions. Our qualified financial planners are here to support you long-term, ensuring you stay on track to achieve your dreams.

How we can help

Making the most of your money:

- Budgeting and managing cashflow
- Spare cash/inheritance/windfall
- Debt reduction strategies
- Salary packaging

Investment strategies:

- Optimising your super/pension
- Investing tax-effectively
- Managing investment risk
- Reviewing and rebalancing your portfolio

Getting ready to retire:

- Deciding when to retire
- Transitioning to retirement
- Setting up an income stream

Making the most of retirement:

- Helping your money last
- Generating a reliable income
- Managing withdrawals
- Optimising Centrelink entitlements
- Leaving a legacy

Our financial planners are accredited to advise and make recommendations on:

- Deposit products, like term deposits
- Super funds (Self Managed Super Funds – general advice only)
- Retirement income streams and annuities
- Managed funds
- Investor directed portfolio services
- Life insurance products like insurance bonds and funeral bonds
- Direct equities (general advice only)

What you get

- Initial consultation with a financial planner
- A financial plan that includes:
 - Your current financial position and circumstances
 - Your agreed goals and objectives
 - Recommended actions to take and rationale
 - Recommended products and associated fees (if any)
 - Fees related to the advice
- Support to put agreed actions in place
- Optional services:
 - A meeting with your planner to understand their recommendations
 - Regular reviews of your situation with the same financial planner (if available) – at an extra cost
- Access to our advice team to ask questions and resolve issues
- Detailed information about any products that are recommended (a PDS*).

What it costs

The fee of our advice service depends on what you need and how complex it is. We'll agree on a specific amount together. Fees range between \$2,800 and \$8,000 (incl. GST). Your financial planner can give you more details or answer any questions about our fees.

Payment options

You can pay either:

- directly using a credit card; and/or
- deducted from your superannuation, if eligible.

* You can request copies of your documents at any time.

Specialist insurance advice

We can help you determine what insurance you need to minimise the financial impact of injury, illness or death on you and your family. Your specialist insurance adviser will work with you to determine your, and your family's, needs and assess your options, so they can recommend an adequate level of cover and suitable policies.

How we can help

- Understanding how insurance works
- Assessing existing policies
- Determining how much you need
- Identifying which policies are right for you
- Recommending suitable insurers

Products our Insurance Advisers are accredited to advise and make recommendations on:

- Term life
- Total and Permanent Disability (TPD)
- Trauma (critical illness)
- Income Protection
- Business Expenses

Specialist aged care advice

We can provide personalised advice that gives you clarity on your, and your loved ones, aged care options, including how to fund aged care costs.

This service is provided by financial planners who are accredited to provide aged care advice in addition to Comprehensive Advice.

How we can help

- Understanding how aged care works
- Planning your care needs
- Assessing accommodation options
- Strategies to improve cashflow
- Determining whether to sell or retain assets
- Optimising Centrelink benefits
- Minimising care fees

What you get

- Initial consultation with a specialist financial planner
- A financial plan that includes:
 - Your agreed goals and objectives
 - Recommended actions to take and rationale
 - Recommended products and premiums/costs
 - Fees related to the advice
- Support to put agreed actions in place
- Optional services:
 - A meeting with your financial planner to understand their recommendations
- Access to our advice team to ask questions and resolve issues
- We can also support you to make an insurance claim, if needed
- Detailed information about any products that are recommended (a PDS).

What insurance advice costs

The fee you pay for this service is a flat fee of **\$660** (incl. GST). We use the insurance commission payment we receive to subsidise our advice fee and will rebate the \$660 fee when we receive an insurance commission. You can learn more about insurance commissions on page 10.

What aged care advice costs

Fees are based on your needs and complexity of the advice required. Fees range from **\$2,950 - \$8,000** (incl. GST). If you also require Comprehensive Advice, this fee will be quoted separately.

What to expect

1 Preparing for your appointment

Your financial planner will let you know what to do before you meet, so you can make the most of your one-on-one time with them rather than doing admin tasks like looking up bank account balances & providing payslips.

2 Initial consultation

Meet your planner and get to know a bit about them and how they can help.

This conversation will be based around you, what you want to achieve, your concerns and expectations.

Your planner will look at your financial information to see how you're tracking and identify possible strategies you could use to achieve your goals.

3 Deciding what you want to do

Your planner will explain what they can do and how much it will cost.

They'll begin work once you provide your approval to proceed.

4 Preparing your financial plan

This is where the planner does most of their work, analysing the different scenarios and strategies to assess how they meet your needs. They'll then prepare your financial plan, detailing and explaining their recommendations, and send it to you.

5 Understanding your plan (optional meeting)

Your planner will set up time to take you through the financial plan, explaining their recommendations and what you need to do

6 Putting your plan into action

Once you decide what you want to do, we will support you to get a lot of the admin and application forms done.

We will always ask for your approval before doing anything.

7 Staying on track (optional for an additional fee)

Regular reviews with a dedicated financial planner allow you to keep your plans on track, adapting to changes in life, investment markets and strategies.

At each review, your planner will check in with you to discuss how you are tracking to your goals and any changes you want to make. They'll confirm you are getting what you need, explain how your investments are performing and let you know if there is more, they can do to help optimise your financial position to achieve your goals.

If you need help in between they will be there to answer your questions.

If you need to change your plan

How we make product recommendations

Our financial planners and insurance advisers only recommend products that are suitable and meet your needs. They'll explain their reasons for a recommendation and provide you with information about any new products to help you decide if it's right for you.

If you have existing products, your planner will assess whether they meet your needs, and where they aren't, will recommend a more suitable product.

We provide our planners with an approved product list that has been vetted and authorised by us, to help them choose a suitable product. All our Aware Super products are included in this list and our financial planners have expert knowledge of these products. If you are already invested in these products and they meet your needs and you are satisfied with them, your adviser may recommend you continue to remain invested in these products. Otherwise, they may recommend a more suitable product not on the list if a one-off approval is obtained before making that recommendation. You can also ask your adviser or planner to investigate a specific product and make a recommendation.

Product payments we receive

We are not incentivised to make any specific recommendations to you.

Aware Super products: We and our staff do not receive any commission if you put your money in an Aware Super product. If you acquire an Aware Super product based on our recommendation, the applicable product fees detailed in the relevant PDS are received by Aware Super Pty Ltd, as trustee of Aware Super, or otherwise paid as described in the Product Disclosure Statement (PDS).

Aware Investment Funds: We receive the product fees detailed in the product's PDS.

Insurance commissions we receive

Aware Financial Services may receive an upfront commission on the initial annual premium amount, as well as an ongoing commission for each year you choose to renew your insurance.

The amount payable will depend on the insurer. We maintain a panel of approved providers and select an insurer that best suits your needs and personal circumstance.

These payments are not a further cost to you.

This commission payment subsidises your advice fee and is used to pay for our advice instead of charging an upfront advice fee.

How we are remunerated

Our Representatives are paid a base salary and potential bonus. They may be eligible for a bonus when they achieve pre-determined compliance, professional standards, CPD Education requirements and business objectives. These payments cannot be ascertained at the time this FSG is provided to you. The remuneration and benefits will be disclosed at the time advice is provided to you or as soon as practicable after that time.

Our staff, executives and directors may receive the occasional gift or invitations to events from a product provider or referral partner.

Getting help

Getting help if you aren't satisfied

If you aren't satisfied with our product, advice, or service, we encourage you to speak with us so we can help to resolve your issue and identify where we can do better.

Our approach is designed to ensure your issue is dealt with fairly and promptly, at no cost to you.

Who can help

If you're comfortable speaking to the person you had dealt with, we'd recommend speaking to them first.

You can also ask to speak to the manager of our staff member or write to our complaints officer.

Contact us

Phone: **1300 650 873**

Mail: Aware Super
GPO 89
Melbourne VIC 3001

Email: complaints_officer@aware.com.au

Website: [aware.com.au/contact](https://www.aware.com.au/contact)

Visit in person at your nearest regional office

Getting independent help

If you aren't happy with our resolution of your complaint you can contact the **Australian Financial Complaints Authority (AFCA)**. AFCA is an independent body set up by the government to help resolve complaints in the financial services industry. They provide consumers and small businesses with fair, free, and independent dispute resolution for financial complaints.

Mail: GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.gov.au or

Website: www.afca.org.au

How you can instruct us

Instructions can be made to Aware Super using the contact details at the end of this document, and through your member online account. If you are receiving financial advice, instructions can also be provided to your financial planner.

Liability insurance

In accordance with our obligations under section 912B of the Corporations Act 2001, we hold professional indemnity insurance in respect of our regulated activities (including those of our Corporate Authorised Representatives). Our professional indemnity insurance covers claims relating to current and former employee representatives for services provided on behalf of us.

We're here to help



1300 650 873



[aware.com.au/contact](https://www.aware.com.au/contact)



[aware.com.au/locations](https://www.aware.com.au/locations)