



Step 2 – Agreement regarding deduction of Financial Advice Fee from my Accumulation Account

Agreement:

Subject to the approval of the Trustee of the Scheme, the Member and the Advisor agree as follows:

1. The Trustee has not recommended the Adviser to the Member. The Member has independently engaged the Adviser to provide a full pre-retirement financial plan ("Plan") for the Member.
2. The Adviser's fee for providing the Plan will be:
\$, . Paid by the Trustee ("Scheme Fee") – maximum of 50% of total fee
\$, . Paid directly by the Member
\$, . Total fee
3. The Member and the Adviser acknowledge that the Trustee may exercise their discretion and determine not to approve payment of the Scheme Fee from the Scheme. In this case, the Trustee will not be liable to pay the Scheme Fee (or any other amount).

Adviser Details:

Individual Adviser Name

Position

Business/Entity name

ABN

Australian Financial Services Licensee Name

Australian Financial Services Licensee Number

Advisor Authorised Representative Number (if Applicable):

Postal address

Suburb

State

Postcode

Telephone

Fax

Email

Adviser

Signature

X

Date

Member

Signature

X

Date



Step 3 – Attach copy of invoice

You must attach a copy of the invoice issued by your financial adviser which shows the fee charged for the pre-retirement financial planning advice you received. Failure to attach a copy of the invoice means that the Scheme will not be able to process your request.

Your Privacy

The Scheme is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact the Manager on (08) 8204 3826.

Our Privacy Policies are available to view at www.sametrofiresuper.com.au or you can obtain a copy by contacting the Manager on (08) 8204 3826.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact the Manager on (08) 8204 3826 or write to our Privacy Officer, SA Metropolitan Fire Service Superannuation Scheme, GPO Box 98, Adelaide, SA 5001.



Step 4 – Sign the form

I confirm that:

- The amount to be deducted from my super account is solely in relation to financial advice provided to me in relation to pre-retirement planning

I understand that:

- the fee nominated will be deducted from my super account on receipt of all required information
- information contained in this form will be used by the Scheme to process my request to deduct a personal advice fee from my super account, and if necessary, to update my member records so that the Scheme can contact you more efficiently in the future regarding your account.
- if I have provided my email address in this form the Scheme may, at its discretion, use that email address to send me information concerning my super including any annual reports, member and exit statements, notices of material changes or significant events, and member publications
- the Scheme may provide some or all of the member communications electronically either by:
 - sending it to me by email (which may include a link to a website from where it can be downloaded) where I have provided an email address; and/or
 - making it available to me on a website from where it can be downloaded
- the value of my super in the Scheme will decrease by the amount of the fee paid from my super account in accordance with my request
- the Scheme may not be able to action my request where the Scheme has been notified of family law proceedings in relation to my super
- I consent to my information being collected, disclosed and used in the manner set out in this form.

I agree that:

- my request will not be processed if:
 - I have not completed all steps of this form; or
 - the amount requested in Step 2 to be paid from my Accumulation Account balance in the Scheme is greater than 50% of the fee charged by my financial adviser on attached invoice for the pre-retirement financial advice option selected; or
 - the fee charged is greater than my Accumulation Account balance.
- the Scheme may use my email address to communicate with me in respect of any correspondence it deems appropriate

I authorise the Scheme to deduct the above amount specified for the pre-retirement financial advice fee from my Accumulation Account in the Scheme, and to pay this amount to my financial adviser in accordance with the attached invoice issued by my financial adviser.

Member

Signature

Date

Please return the completed form to SA Metropolitan Fire Service Superannuation Scheme, GPO Box 98, Adelaide, SA 5001.

Step 5 – Trustee Approval

The Trustee approves the payment of the Scheme Fee subject to the following conditions:

1. The Plan must be provided to the Member within 90 days of the date of this approval and the Plan must cover and include substantive advice regarding the Member's interest in the Scheme.
2. The Adviser must provide the Trustee with a valid tax invoice for the Scheme Fee within 14 days of provision of the Plan to the Member and the Trustee will pay the Scheme Fee to the Adviser within 30 days of receipt of such tax invoice.
3. The Member agrees and consents to the Trustee deducting a total amount equal to the Scheme Fee from any one or more of the following Member accounts as the Trustee may determine (in its absolute discretion):
 - Surplus Account
 - Additional Voluntary Contribution Account
 - Rollover Account

The Member acknowledges that the deduction for the Scheme Fee will reduce the Member's benefit in the Scheme. If a benefit or other amount becomes payable from, or in respect of, the Member's interest in the Scheme prior to the Trustee deducting the Scheme Fee, the Trustee may deduct or withhold an amount equal to the Scheme Fee prior to paying the benefit or amount.

4. In no circumstances will the Trustee be liable to pay any amount greater than the Scheme Fee.

Signature of

Trustee Representative

X

Date

Position of Signatory

Amount approved to be deducted

\$

