

# **TOMORROW Financial Services Pty Limited (TOMORROW)**

TRADING AS TOMORROW Super

## **Financial Services Guide**

20 January 2020

TOMORROW Financial Services Pty Limited  
c/o The Commons  
20-40 Meagher Street  
Chippendale NSW 2008

ABN 94 618 000 196  
AFSL 514522

How you can contact us:

Website: [www.TOMORROWsuper.com.au](http://www.TOMORROWsuper.com.au)

Email: [service@TOMORROWsuper.com.au](mailto:service@TOMORROWsuper.com.au)

Mail: TOMORROW Super, PO Box K42, Haymarket NSW 1240

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## About this guide

This is an important document called a Financial Services Guide ('FSG'), which is issued by TOMORROW Financial Services Pty Limited ('TFS') (ABN 94 618 000 196 AFSL 514522) trading as TOMORROW Super ('TOMORROW Super', 'TOMORROW'). The purpose of this document is to provide you with information regarding the services we offer and to assist you in deciding whether to use any of the services we offer. It contains information on TOMORROW Super, the services we offer, how we and other relevant persons are remunerated in relation to the services offered, how we manage your personal information, how your complaints relating to us will be dealt with and how to contact us. In this document TFS, TOMORROW Super and TOMORROW are referred to as "us", "our" or "we".

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## About us and who we are associated with

TFS holds its own Australian Financial Services Licence ('AFSL') and is not owned by a bank or other large financial institution.

TOMORROW arranges for other persons to deal in certain financial products and may provide associated general financial product advice. This includes superannuation interests, administration of investments, investment management, client services. TOMORROW may sub-contract the performance of some or all of its functions to other professional service providers including investment managers.

We are the promoter of TOMORROW Super ('the Product'), which is offered through the HUB24 Super Fund ('Fund') (ABN 60 910 190 523, RSE R1074659, USI 60 910 190 523 001). The Fund was established under a Trust Deed dated 11 May 2012 (as amended from time to time).

Diversa Trustees Limited (ABN 49 006 421 638, AFSL 235153, RSE Licence Number L0000635) ('Trustee') is the Trustee and issuer of the Fund. The Trustee has appointed HUB24 Custodial Services Ltd (ABN 94 073 633 664, AFSL 239122) ('HUB24') as promoter, administrator and custodian of the Fund. HUB24 has in place an agreement with TFS under which TFS promotes the Product and provides some administration services in respect of the Product, including client services and online access.

## General financial product advice provided

It's important to know that any advice that is provided to you by TOMORROW is general in nature and does not take into account your individual objectives, financial situation or needs. Because of that, before acting on the advice, you should consider its appropriateness, having regard to your individual objectives, financial situation and needs. Also, before you make any decisions about the Product, you should consider the Product Disclosure Statement (PDS) to ensure that the Product is suitable for you. TOMORROW is responsible for the general financial product advice provided to you by any of our staff or representatives, website or digital communications and authorises the distribution of this FSG to you.

## What type of documents will I receive and how will I receive them

When we provide information to you about a financial product, we'll give you a PDS or other relevant disclosure documents. These documents contain important information about the product, including its key features, fees, benefits and risks. These disclosure documents will help you make an informed decision about investing in that product, so read the relevant PDS and other relevant disclosure documents carefully. You can download a copy of the PDS for TOMORROW Super from [TOMORROWsuper.com.au](http://TOMORROWsuper.com.au).

We are a digital service and our communication with you about TOMORROW Super Products and services are fully digital. By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only. You can also ask us to provide a link to a digital copy of these documents, which we'll do free of charge – please email us at [service@TOMORROWsuper.com.au](mailto:service@TOMORROWsuper.com.au)

## The services and products we can provide

TOMORROW is authorised to provide various financial services to retail and wholesale clients. This includes:

- **Providing general advice** - in relation to basic and non-basic deposit and payment products, derivatives, debentures, stocks or bonds issued or proposed to be issued by a government, certain life insurance products, interests in managed investment schemes including investor directed portfolio services, retirement savings accounts products, securities and superannuation.
- **Dealing in a financial product** - by arranging for another person to apply for, acquire, vary or dispose of various financial products including basic and non-basic deposit and payment products, derivatives, debentures, stocks or bonds issued or proposed to be issued by a government, certain life insurance products, interests in managed investment schemes including investor directed portfolio services, retirement savings accounts products, securities and superannuation.

Generally, when we provide financial services, we act on our own behalf. However, we may act on behalf of others when we deal in a financial product (for example, we may act on behalf of the issuer when arranging for the issue of superannuation products).

## How can you instruct us?

We require on-line instructions from you before we can action any request so you will need to complete the application process on our web site [www.TOMORROWSuper.com.au](http://www.TOMORROWSuper.com.au) or any other app provided. In most cases you can complete instructions to us via a secure sign up to our online app - the TOMORROW Investor App ('TIA' or 'TOMORROW App'). The TOMORROW App may also contain other forms that will enable you to provide instructions to us or the Fund. In certain circumstances we may accept soft copy signatures (for example instructions via email or voice recording). We are required to keep a copy of your instructions for our records for at least seven (7) years. Also, we may ask you a series of questions to verify that we are speaking with the correct

person and record the conversation if we have phone contact with you to ensure we are dealing with the correct person. We will not accept instructions via fax, SMS or Online Chat.

## Remuneration

If you decide to invest in a TOMORROW Super product, we will receive product fees and other remuneration:

- **Tomorrow Super Product**

When you become a member of TOMORROW Super, we receive (subject to your consent):

- A tiered administration fee based on a percentage of your account balance for arranging the service - from by the Trustee & Issuer (Diversa) via the Administrator (HUB24) of the TOMORROW Super product - as detailed in the relevant PDS, Investment Booklet and Additional Information Booklet for the TOMORROW Super product ('TOMORROW Super disclosure documents').
- An investment management fee calculated as a percentage of your account balance for arranging the investments - from the Trustee & Issuer (Diversa) and the Administrator (HUB24) of the TOMORROW Super product - as detailed in the relevant TOMORROW Super disclosure documents.

Those fees are paid out of the funds invested in the product or the money you use to acquire the product. We receive no payments in relation to any life insurances arranged that are offered through the TOMORROW Super product. You specifically consent to these fees when you apply to join and in other circumstances as detailed in the relevant TOMORROW Super disclosure documents.

TOMORROW currently charges a reduced fee to the maximum levels set out in the relevant TOMORROW Super disclosure documents and consents.

Diversa, as the Trustee and Issuer of the Fund, and HUB24, as the Administrator of the Fund, are entitled to certain fees charged in respect of the TOMORROW Super product, as detailed in the relevant TOMORROW Super disclosure documents.

- **Staff remuneration**

Our staff receives a salary plus superannuation, and may receive bonuses and other benefits from time to time. Some staff may hold a financial interest in TFS as either shareholders and/or holders of entitlements under an Employee Options Plan ('EOP').

- **No commissions paid to any staff or other third parties**

We do not pay commission to any staff or other third parties, such as financial advisers.

- **Do you receive any other form of remuneration?**

No, we do not receive any other forms of alternative remuneration such as volume bonus payments and we do not receive or pay any referral fees.

You may request from us particulars of the remuneration or other benefits that we or other specified persons above have received or are to receive in relation to the financial services identified in this FSG. Your request must be made within a reasonable time after you are given this FSG and before any financial services identified in this FSG are provided to you.

## Do you have a privacy policy?

We treat your privacy and your personal information very seriously. We are legally bound to protect your privacy and ensure that any information we hold about you is protected under the requirements of the Privacy Act 1988. Please go to the TOMORROW Super website to access a copy of our privacy policy - [TOMORROW Super Privacy Policy](#). Our privacy policy sets out how you can access and correct information that we hold about you, and how you can complain about a breach of your privacy rights and how your complaint will be handled.

In general, we collect your personal information to provide the products and services you request, and efficiently manage and administer those products and services. We may also use your information to provide information about other products and services that we consider might interest you, comply with regulatory requirements, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us efficiently run our business. Your personal information may be provided confidentially to external service providers including the Trustee, Administrator, investment managers, life insurers, custodians, auditors, taxation advisers, legal advisers and information technology consultants and other specialists retained or arranged by us. Additionally, your personal information will be disclosed if we are required by law to do so.

We have taken steps to satisfy ourselves that our third party providers have systems in place to protect your personal information and to ensure we comply with the provisions of the Privacy Act 1988. Our outsourced service providers are generally located within Australia but may, from time to time, be located in foreign jurisdictions. For example, currently our customer management system provider is located in the USA and also operates in the European Union. Please see the [TOMORROW Super Privacy Policy for more information as where personal information may be held](#).

If you do not provide us with your personal information, we may not be able to provide the product or services you request as a result of this.

In addition to our requirements to comply with privacy laws we are also required to verify your identity as part of our obligations under the anti-money laundering (AML) and counter terrorism funding (CTF) laws (including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*)

**What if I have a complaint?**

We take complaints very seriously and are committed to resolving any complaints we receive from you. In the event you have a complaint please address your complaint to the TOMORROW Super Complaints Officer.

Your complaint can be sent via email or mail.

Email: The TOMORROW Super Complaints Officer at [admin@TOMORROWsuper.com.au](mailto:admin@TOMORROWsuper.com.au).

Or mail: The TOMORROW Super Complaints Officer  
PO Box K42 Haymarket NSW 1240.

Upon receipt, we will acknowledge and investigate your complaint. We will aim to resolve your complaint within 45 days. In the event we believe we are close to resolving your complaint, we may seek an extension.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority ('AFCA'). AFCA is an external dispute resolution service of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA's contact details are as follows:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678; (free within Australia)

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

**Professional indemnity cover**

We hold professional indemnity insurance cover which satisfies the requirements of section 912B of the *Corporations Act 2001* for compensation arrangements that covers the professional services provided by us and our current and former employees and representatives.