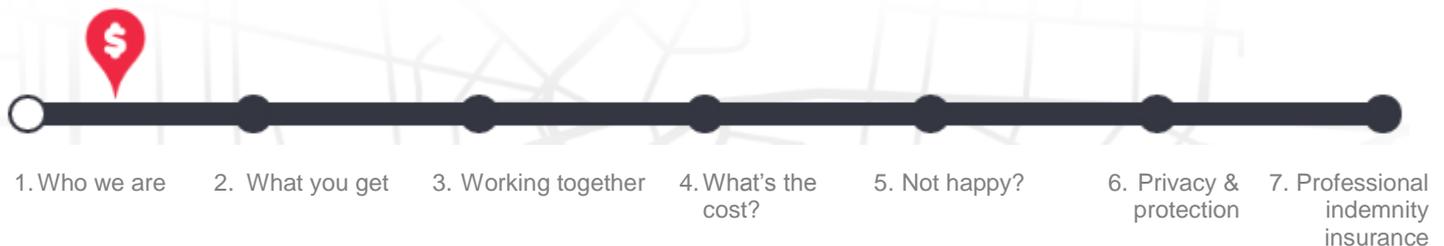


Hello and welcome to [Map My Plan](#).

This Financial Services Guide (FSG) explains who we and your financial adviser are, the financial services we offer, how we're paid and how complaints are dealt with. The FSG has been provided to you to assist you with deciding whether you wish to use our services.

The financial services explained in this FSG are provided to you by Map My Plan Ltd, ABN 47 602 457 732, Australian Financial Service License number 485665 and we are located at Level 4, 11 York Street, Sydney.



1. Who we are

Map My Plan Limited (MMP) was founded in 2014 and is a digital advice business providing financial advice on:

- Personal and life insurance
- Investments (including managed investments and shares)
- Superannuation, and
- Retirement planning.

MMP is authorised to provide financial product advice on the following classes of product:

- Deposit products
- Securities
- Managed investment schemes
- Retirement savings accounts
- Life Insurance products, and
- Superannuation

2. What you get

When you provide enough personal and financial details in our online advice program you'll receive a statement of advice (SoA) which you can view online or print off (at no cost, as many times as you like).

The SoA will provide you with a snapshot of your financial position, a summary of your goals and we'll provide you with our recommendations to assist you along the way. In essence, it's a record of your financial road map at a given point in time.

We'll do this every time you update, add or change information which affects our advice. You can also access your SoA at any time by simply selecting the SoA tab on screen.

You'll also receive reminder emails of what you need to do to stay on track with your chosen goals.

Other than the SoA and this FSG, we won't be providing you with any other documents. Because we don't provide recommendations to invest in any particular products, we won't provide you with a product disclosure statement (PDS).

3. Working together

Because we're a digital advice provider – everything is done online at www.mapmyplan.com.au

[Sign up online to get started](#). Once registered, we need some basic details to plan out your financial road map. From there it's up to you. If you want help eliminating debt for example, we'll need some details.

You can change the details online any time, and if relevant, these details will be updated in other goals you've chosen. And when something changes, like you get a pay rise or want to save a deposit for your first home, you can change that straight away or start that goal yourself.

4. What's the cost?

There's no charge for using our online service.

If you want more assistance you can subscribe to our email help or full service.

Email help (Coming soon!)

For a fee of \$9.90 per month or \$99 for an upfront annual subscription fee, we'll provide you with email support and you'll have full access to our online program. This can assist you with those curly questions and there's no limits on the number of emails you can send. We'll answer your questions related to strategy and classes of product (listed above) but not specific financial products.

Full service (Coming soon!)

For a fee of \$29 per month (or \$299 for an upfront annual subscription fee, we'll provide you with phone help and email support, with full access to our online program. This service provides direct access to a real person, unlimited emails and two phone appointments with one of our representatives per year.

If email or phone support is provided, we'll keep a record of the advice we provided and you can access a copy of it at any time for up to seven years (from the day on which the advice was provided).

Other costs

Some of you may have been provided access by your employer, super fund or adviser. Any fees associated with MMP would have been paid by them or packaged into an existing service that they offer.

Anything else?

We'd like to ensure you understand that if you take advantage of our email help or full service offerings, our advisers do not receive:

- either upfront or ongoing commissions from managed fund investments, life companies and brokers;
- a benefit for referring you to other specialist services; or
- other benefits from product providers such as hospitality or sponsorship to attend conferences.

You should also know that our advice to you is not influenced in any way by the:

- payment of staff salaries, or
- the provision of accounting services and other business services.

If we decide to change the fees you'll receive plenty of notice so you have enough time to decide if you want to stay or go.

No 'goodbye' fee will be charged at any time. Our website, www.mapmyplan.com.au has a list of [frequently asked questions](#) (with answers) if you'd like to know more.

5. Not happy?

If you have a complaint about the advice or services you've received, contact us via email using [this link](#). We'll try to resolve your complaint quickly and fairly.

If you still aren't satisfied, you can complain to the Financial Ombudsman Service (FOS) at:

GPO Box 3 Melbourne VIC 3001
Phone: 1300 780 808 Fax: 03 9613 6399
Email: info@fos.org.au Website: <http://www.fos.org.au/>

The Financial Ombudsman Service is free of charge. However, there are some limits on the size of claims that can be handled by FOS. For details of the current limits, please go to the FOS website.

You can also contact the [Australian Securities & Investments Commission \(ASIC\)](#) on freecall infoline 1300 300 630 to make a complaint and obtain information about your rights.

6. Privacy & protection

We take your privacy very seriously and therefore handle and store your information in accordance with the privacy laws and other legislation such as the Corporations Act.

If you give us personal information about someone else (eg your partner), please show them a copy of the privacy policy so they know what information we have and how their details may be used.

You can request access to the information we have about you at any time. Details on our [Privacy Policy](#) are on the website.

If you aren't satisfied with our approach to privacy you should contact the [Office of the Privacy Commissioner](#) who may investigate any complaints you make.

We're also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act to confirm your identity before providing financial advice. This is checked each time you visit the website by entering your unique login and password.

If you suspect any problems you should reset your password immediately and [contact us](#) if you have any issues.

7. Professional indemnity insurance

We have arrangements to maintain adequate professional indemnity insurance to compensate retail clients.

This provides cover for claims made against MMP in the case of certain loss caused by us as the licensee, and for the conduct of our representatives and employees (current and former). We are covered by professional indemnity insurance that complies with section 912B of the Corporations Act.

Happy mapping!

The Map My Plan Team.