

Part 1

Financial Services Guide

Precision Administration Services Pty Ltd
ABN 47 098 977 667

Australian Financial Services Licence No: 246 604.

1800 572 154 | beamconnect.com.au/about

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Part 2

What is a Financial Services Guide?

The Financial Services Guide (FSG) is an important document we are required by law to give you before we can provide you with any financial service/s. The FSG provides you with information about Precision Administration Services Pty Ltd ('Precision', 'we', 'us', or 'our') and is designed to help you decide whether to use the financial services we provide.

Precision is wholly owned by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL No. 228 975) ("Trustee") (via its custodian) as Trustee for the Australian Retirement Trust (ABN 60 905 115 063) ("Fund"). Precision has been appointed by the Trustee to provide administration services in respect of the Fund, including providing non-cash payment (clearing house) products to the Fund's participating employers, and is paid by the Trustee for providing those administration services.

Part 3

This FSG also provides important information about:

- the services we offer,
- assisting you in deciding whether to use any of those services,
- how we and our associates are paid,
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you access them.

Part 4

What kinds of financial services are you authorised to provide and what kinds of financial products do those services relate to?

Superannuation

We are licensed to deal in superannuation products. These products are available to be acquired by individuals.

We may provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular superannuation product. If we provide you with a service that relates to the acquisition, or the possible acquisition, of a superannuation product we will provide you with a Product Disclosure Statement (PDS) that contains details about the product including information about the key features of the product and its fees and costs. A PDS is designed to give you the information you need to know before acquiring a superannuation product and you should consider the PDS before making any decision about whether to acquire the product.

We provide these financial services in relation to Australian Retirement Trust superannuation products issued by the Trustee.

Superannuation Advice

We are not licensed to provide financial advice about superannuation. Any information and advice about Australian Retirement Trust and its products that is contained in documents issued by us is provided by the Trustee.

Non-cash payment products

We are licensed to issue non-cash payment (i.e. clearing house) products and provide general advice about non-cash payment products. These products are available for acquisition by employers and, in some circumstances, to parties who provide payroll services to employers.

Precision is the issuer of the Australian Retirement Trust clearing house and the Beam clearing house and general advice may be provided in disclosure documents, advertising and marketing materials about these financial products.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of a non-cash payment product we will provide you

with a PDS that contains details about the product including information about the key features of the product and its fees and costs. A PDS is designed to give you the information you need to know before acquiring a non-cash payment product and you should consider the PDS before making any decision about whether to acquire the product.

Part 5

Who is responsible for the financial services provided?

We provide the financial services described in this FSG and are responsible for these financial services only, including the distribution of this FSG.

Part 6

What compensation arrangements do you have in place with regard to the financial services provided?

We have professional indemnity insurance in place that covers the financial services we offer. This also includes any claims involving the conduct of both past and present representatives. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

Part 7

Do you have relationships or associations with a financial product issuer?

Not Independent

We do not have relationships or associations with any product issuer which may influence our dealing other than with Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228 975, ("Trustee"), the issuer of Australian Retirement Trust ("Fund") superannuation products which we deal in. Precision is wholly-owned by the Trustee (via its custodian) as trustee for the Fund.

In addition to dealing in Australian Retirement Trust products, Precision has been appointed by the Trustee to provide administration services in respect of the Fund, including providing non-cash payment (clearing house) products to the Fund's participating employers, and is paid by the Trustee for providing the administration services.

Australian Retirement Trust may refer you to Sunsuper Financial Services Pty Ltd (SFS) (ABN 50 087 154 818, AFSL No. 227867) or QInvest Limited (ABN 35 063 511 580, AFSL No. 238274) which are wholly owned by the Fund or to external providers, with your permission, for the provision of personal and general financial advice services.

We are therefore unable to refer to ourselves or our dealing as 'independent', 'impartial' or 'unbiased'.

Part 8

How will I pay for the services provided?

You will not pay any fees to us for arranging to acquire an interest in an Australian Retirement Trust superannuation product.

If you acquire an interest in an Australian Retirement Trust superannuation product, you will pay fees and costs to the Trustee from your superannuation account as set out in the PDS we will give to you.

If you acquire an interest in a Precision issued non-cash payment product (i.e. clearing house), you will not pay fees to us however you may pay fees and costs to your financial institution and/or your payroll provider as outlined in the relevant product PDS and as agreed between you and them.

Part 9

What other remuneration do we receive?

We hold bank accounts for our non-cash payment (i.e. clearing house) products. We may receive interest on amounts held within that account that accrues between the time we receive a contribution payment and when we process the payment in accordance with your instructions.

We receive fees for providing administration services to Australian Retirement Trust. The fees we receive for those administration services are not calculated by reference to the number of Australian Retirement Trust products acquired by Precision customers. We may receive fees under commercial arrangements with third parties who provide technology platforms that allow you to use the Precision products that are described in this FSG.

Part 10

How are Precision representatives paid for providing the financial services?

We are not licensed to provide superannuation advice and have not appointed any person or entity to act as a representative who is authorised to provide financial product advice about non-cash payment products. All personal and general financial product advice provided by employees in the Australian Retirement Trust group is given as representatives of Sunsuper Financial Services Pty Ltd (SFS) or QInvest Limited (QIL). The FSG for SFS is available at australianretirementtrust.com.au/fsg or by contacting 13 11 84. The FSG for QIL is available at qsuper.qld.gov.au/about/disclosure or by contacting 1300 360 750.

Part 11

Will anyone be paid for referring me to you?

We may pay fees under commercial arrangements with third parties who offer access to the Precision financial services that are described in this FSG. These are not additional fees directly payable by you. Information about any referral fee will be disclosed at the relevant time, as required.

Part 12

What information do you hold and can I examine the information?

We may collect, use and disclose your personal details including your contact information and information about your employer.

We have a privacy policy which seeks to protect the privacy and security of your personal information. A copy of our privacy policy is available on request or at australianretirementtrust.com.au/employers/pay-super-online/precision-privacy-policy.

If you wish to examine the information we hold about you, please ask us. We will make arrangements for you to do so.

Part 13

How can I give instructions about my financial products?

In relation to products issued by Australian Retirement Trust, initial instructions are generally provided by completing the Membership application form attached to, or accompanying, a PDS or by completing digital forms through a web interface. Further instructions can generally be made by phone, in writing or over the internet, depending on the nature of the instructions. Please read the relevant PDS(s) for further information on the options available.

In relation to products issued by us, instructions are generally provided by completing digital forms through a web interface. Further instructions can generally be made by phone, in writing or over the internet, depending on the nature of the instructions. Please read the relevant product PDS for further information on the options available.

Part 14

What should I do if I have a complaint?

If you ever want to make a complaint about us you can get in touch with us directly. If you would like to make a complaint about an Australian Retirement Trust Pty Ltd product, please refer to the details provided in the relevant PDS(s).

Phone: 1800 572 154

Email: complaints@beamconnect.com.au

Mail: Beam Complaints
Precision Administration Services Pty Ltd
GPO Box 2924 Brisbane
Qld 4001

We will attempt to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can also choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to the Fund.

AFCA's contact details are as follows:

Phone: 1800 931 678 (free call)

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

Website: afca.org.au

Email: info@afca.org.au

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.