

SERVICE GUIDE & IMPORTANT INFORMATION



Your retirement made easy:

At My Pension Manager we take the stress out of retirement. Utilising our service means that your time can be spent on enjoying the freedom of retirement. This document outlines the services we provide, the cost of our services and the overall benefits. Our privacy policy is attached to this service guide.

Our services and associated fees:

Service	Fee
Simple Session (20 mins)	\$110
Comprehensive Consultation	\$330
Claim Assistance (single person)	From \$660
Claim Assistance (member of a couple, 1 claim)	From \$880
Claim Assistance (member of a couple, both claiming)	From \$1,100
Ongoing (Nominee) Service	From \$660pa
Additional Form Completion (per module)	\$220
Trust / Company Assistance (per entity)	From \$880
Self Managed Super Funds (SMSF)	From \$550
Extended Land Use Test / Rural Property	From \$550
Hourly Rate (if applicable)	\$220
Aged Care Consultation	From \$550
Aged Care Fee Assessment Form Assistance	From \$550
Seminar / Presentation	From \$550

All fees are inclusive of GST

The fine print:

- 1 Personal consultation fee is rebated if we assist with your claim for payment or concession card.
- 2 The cost of claim assistance will depend on the complexity of your situation; we will provide you with a quote prior to your engagement of our services. Variations to the original agreed scope of service will attract additional fees.
- 3 Provides you with 5 hours of our assistance throughout the year.
- 4 There are limited circumstances where an hourly rate can be charged as opposed to a set fee. We will advise you where this fee structure may be appropriate to your circumstances.

Our pension specialists will:

Assist with the Age Pension or Commonwealth concession card application process

Maintain and manage Centrelink records

Handle correspondence and liaise directly with Centrelink on your behalf

Notify you of any changes to social security legislation that may impact your entitlements

Provide information on technical social security issues and present at seminars

Help you navigate the confusing aged care system

What we do:

My Pension Manager is an age pension administration, information, and nominee service.

Our team of experts handle all correspondence with Centrelink ensuring your record is maintained.

We give you the confidence that you are making the most of your available entitlements.

We do not provide financial, taxation or legal advice:

The My Pension Manager experts are independent and completely unbiased.

Our team will provide you with professional Centrelink administration but will never provide you with advice that we are not qualified or licenced to do so.

We do not sell or recommend any financial products or provide financial strategy advice.

The information provided by our staff should never replace financial, taxation or legal advice. We strongly encourage and recommend you seek professional advice to ensure that you always remain on track to achieve your goals and objectives.

We maintain a list of preferred specialists including financial planners, accountants, solicitors.

Please contact us if you require further information.

Our areas of expertise:

Pension entitlements and supplements available

Commonwealth concession cards

Structure of your income/assets and the effect on your payments

Trusts and company entities along with complex Centrelink assessment

Understanding retirement income & working beyond your pension age

Selling your home, downsizing, rental assistance

Retirement & lifestyle villages

Aged care and accommodation options

Your responsibility:

It is crucial that you advise My Pension Manager of any changes to your situation. For more information on what constitutes a change in circumstance please refer to the Centrelink website. Centrelink has a strict 14-day notification of change window. You could be overpaid or underpaid pension if you fail to advise within this period of time.

If you engage My Pension Manager to act on your behalf it is important that you advise us of your change in circumstances as soon as practically possible. We cannot adjust your Centrelink record if you do not advise us of the changes and provide supporting evidence.

Therefore, we warn you that appointing us as your nominee does not remove your reporting responsibilities and we are not liable for any overpayment to you or demand for repayment by Centrelink for failing to report updates of your details if you have not advised these to us.

Privacy Policy

My Pension Manager is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australian Information Commissioner at www.aaic.gov.au

What is Personal Information and why do we collect it?

Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect include: names, addresses, email addresses, phone and facsimile numbers.

This Personal Information is obtained in many ways including interviews, correspondence, by telephone and facsimile, by email, via our website www.mypensionmanager.com.au, from your website from media and publications, from other publicly available sources, from cookies and from third parties. We don't guarantee website links or policy of authorised third parties.

We collect your Personal Information for the primary purpose of providing our services to you, providing information to our clients and marketing. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing.

When we collect Personal Information we will, where appropriate and where possible, explain to you why we are collecting the information and how we plan to use it.

Sensitive Information

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will be used by us only:

- For the primary purpose for which it was obtained
- For a secondary purpose that is directly related to the primary purpose
- With your consent; or where required or authorised by law.

Third Parties

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

Disclosure of Personal Information

Your Personal Information may be disclosed in a number of circumstances including the following:

- Third parties where you consent to the use or disclosure; and
- Where required or authorised by law.

Security of Personal Information

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years.

Access to your Personal Information

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing.

My Pension Manager will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information.

In order to protect your Personal Information, we may require identification from you before releasing the requested information.

Maintaining the Quality of your Personal Information

It is an important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

Policy Updates

This Policy may change from time to time and is available on our website.

Privacy Policy Complaints and Enquiries

If you have any queries or complaints about our Privacy Policy please contact us at:

My Pension Manager

Suite 19 / 26-28 Verdun Drive, Narre Warren VIC 3805

regan@mypensionmanager.com.au

0402 941 107

We will attempt to remedy your request or complaint within 10 business days.