Nominating a Financial Adviser for your Vanguard Super account

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You can nominate a Financial Adviser to help manage your Vanguard Super account. This Fact Sheet outlines how nominating a Financial Adviser works, and some of the things you should consider before making a nomination.

What does it mean to nominate a Financial Adviser to your account?
Vanguard allows you to nominate a Financial Adviser, who can access and manage your super account on your behalf. This covers our SaveSmart, TransitionSmart and SpendSmart accounts.

If you have more than one account with us (for example, you have a Vanguard Super SaveSmart account and a Vanguard Super TransitionSmart account), you will need to complete a separate nomination for each account. This allows you to control which account your Financial Adviser can access.

Your nominated Financial Adviser can also appoint administrative staff (also called support staff) to have access to your account to assist them in managing your account. Your Financial Adviser is responsible for any actions taken on your account by their support staff. If you do not wish support staff to have access to your account, please call us on 1300 655 101.

With your consent, your nominated Financial Adviser can also establish a data feed of your account details through to their financial planning software.

The Financial Adviser you nominate must be authorised by an Australian Financial Services (AFS) Licensee to provide financial product advice to retail clients. The Government's Moneysmart website contains a financial advisers register, and includes information to help you choose a Financial Adviser.

Your Financial Adviser (and their AFS Licensee) must also register with Vanguard Australia (we will provide them with a Vanguard Adviser number once registered).

How do you nominate a Financial Adviser?
To nominate a Financial Adviser, you should complete the online nomination process via Vanguard Online at identity.vanguard.com.au. You will need their first name and last name, as well as their Vanguard Adviser number to complete the nomination process.

It is important you are comfortable with your Financial Adviser managing your account including conducting transactions on your behalf. If you are not entirely comfortable, you should not make a nomination.

Please take time to read and understand the Client Terms and Conditions before nominating your Financial Adviser – you will be asked to confirm you have read these as part of the nomination process. While we will always seek to protect members' interests, we will not be responsible for any actions your nominated Financial Adviser (or their support staff) takes on your account(s).

What your Financial Adviser can manage

Your nominated Financial Adviser will be able to view your personal details and account information, and complete certain transactions on your behalf including:

Vanguard Super SaveSmart accounts	Vanguard Super TransitionSmart & SpendSmart accounts
• Make investment switches • Claim a tax deduction for personal contributions (also called a Notice of intent to claim a tax deduction) • Change a non-binding beneficiary nomination • Split contributions with your spouse • Opt-in for default insurance cover • Maintain your insurance cover (in the event we are required under super laws to switch it off) • Consolidate your super (i.e. roll super from another super account you have into Vanguard Super) • Make a withdrawal (also called a benefit payment)* • Make a downsizer contribution • Provide instructions for family law payments	• Make investment switches • Change of amount and frequency of pension payments • Change of investment drawdown order • Change of non-binding beneficiary nomination • Make a withdrawal (also called a commutation)*

* As part of the nomination process, you will be asked to confirm whether you authorise your Financial Adviser to make a withdrawal from your account on your behalf, to an external bank account. If you agree to this, your Financial Adviser will be able to withdraw up to $250,000 per transaction. Bank account details (including a recent bank statement showing ownership) must be provided with the withdrawal request for SaveSmart accounts or when adding a linked bank account to your SpendSmart account.

Transaction notifications

Any time there is a transaction or change made to your account – whether made by you or your nominated Financial Adviser (or their authorised support staff) – you will receive a notification by email, SMS or post (depending on your chosen preferences). So it's important to ensure these details are up-to-date.

With certain transactions (such as withdrawals), we will send you an SMS notification regardless of your preferences.

Your Financial Adviser will not be able to change certain personal details on your behalf (such as your name, date of birth, email or mobile number). And they will not be able to change any external bank account details linked to your account(s).

Financial Adviser fees

If your Financial Adviser provides you with personal advice relating to your Vanguard Super SaveSmart, TransitionSmart or SpendSmart account(s), you can have the advice fees deducted from your account.

Your Financial Adviser will outline the fees payable in writing. Advice fees can only be deducted from your account as a single payment each time you receive personal advice, and your written consent is required each time (your Financial Adviser can help you provide your written consent using a digital DocuSign signature).

The payment of advice fees from your account is also subject to certain limits.

First, the balance of your account must be over $25,000 at the time of deduction. Second, the total amount of advice fees deducted each financial year cannot be more than the lesser of:

- 2% of your account balance (at the time of deduction), or
- $6,000 (inclusive of GST).

Please note, Vanguard MySuper members cannot make use of this facility (you will generally be considered a MySuper member if you join and do not make an investment choice).

How can I cancel my Financial Adviser nomination?
We have the discretion to reject the initial or ongoing nomination of your Financial Adviser. We may also refuse to act on an instruction received from your Financial Adviser if we believe it is not in your best interests, if we believe it falls outside our Terms and Conditions, or it would cause Vanguard Australia to breach any applicable laws. We may also contact you in relation to any action taken by your Financial Adviser.

If you nominate a Financial Adviser to manage your account, you can remove them at any time by calling or sending us a Secure Message via Vanguard Online.

What if my Financial Adviser's licensing arrangements change?
We will monitor your Financial Adviser's authorisation status, and if they cease to be authorised we will remove them from your account(s). If your Financial Adviser switches licensee, we will contact your Financial Adviser to update their registration. Where we are unable to do this, we will remove your Financial Adviser from your account(s).

What happens if you pass away?
If you pass away, your Financial Adviser's ability to manage your account(s) will be removed once we are notified. Your Financial Adviser will retain read-only access to your account. If any advice fees have been deducted from your account after your date of death, they will be refunded back to the account.

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