

Privacy Statement

Future Life Plan ATF McDonald Family Trust For

Ethical Planners

AFSL: **505615** ABN: **75622417494**

Effective date: **July 2026**

1. About this Privacy Policy

At **Future Life Plan Pty Ltd** ABN **48 846 522 784** Corporate Authorised Representative (CAR# 1261491) of **Ethical Planners Pty Ltd** (AFSL **505 615**; ABN **75 622 417 494**), we recognise that your privacy is important to you and are committed to protecting the personal information of our clients, employees and other relevant parties. This Privacy Statement describes how we collect, manage and disclose personal information in compliance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. For a copy of our full Privacy Policy (APP 1), please contact us:

Phone: 07 5520 4761

Email: robert@futurelifeplan.com

This Privacy Statement applies to all representatives and employees of Future Life Plan Pty Ltd on an ongoing basis. Our website, where our privacy framework is published, is subject to change.

2. Collection and use of Personal information

We collect only personal information that is reasonably necessary for our financial advice services, including personal and financial details to understand your financial goals and needs. Information may be collected directly, or from agents and relevant third parties. We may also collect, use and disclose information to:

- comply with legal and regulatory obligations
- assist with questions and complaints
- arrange services provided by third parties
- administer and manage our internal operations

3. Sensitive information

Future Life Plan Pty Ltd will not request sensitive information — including racial or ethnic origin, political opinions, religious beliefs, trade union membership, sexual preferences, criminal record or health information — unless it is reasonably necessary for our services and your explicit consent has been obtained.

4. Disclosure of Information

Future Life Plan Pty Ltd may share your personal information with other entities and third parties. This will vary according to the product or service involved but will be determined on a reasonable basis that is associated with, or directly related to, our services, including:

- an agent or any person acting on your behalf, such as solicitors, accountants, executors, trustees or guardians
- organisations supporting business functions, such as auditors or compliance consultants
- legal and administrative bodies, insurers, tribunals and dispute resolution organisations

Information may also be disclosed where you have provided consent or where you would reasonably expect such disclosure. Where information is disclosed overseas, we take reasonable steps to ensure the recipient complies with the Australian Privacy Principles (APP 8).

5. Security, Retention and Data Breaches

Future Life Plan Pty Ltd takes reasonable steps to protect personal information from misuse, interference, loss and unauthorised access or disclosure, and regularly reviews these measures in line with the evolving threat environment. In the event of an eligible data breach under Part IIIC of the Privacy Act, we will notify the Office of the Australian Information Commissioner (OAIC) and affected individuals as required. Personal information is not retained beyond what is necessary for our services.

6. Access and Correction of Personal Information

You have the right to request access to, or correction of, personal information we hold about you (APP 12–13). Requests should be directed to your adviser or our Responsible Manager using the contact details below. We will respond within a reasonable timeframe.

7. Complaints about Privacy

Direct any privacy concerns to your adviser or to the Responsible Manager of **Ethical Planners Pty Ltd**:

Robert McDonald Phone: 07 5520 4761 Email: robert@ethicalplanners.com

Future Life Plan Pty Ltd will provide a response within 30 calendar days after receiving the complaint. If unresolved, and you are unsatisfied with the response, you may direct privacy complaints related to financial advice to the Australian Financial Complaints Authority (AFCA) using the information below:

AFCA GPO Box 3, Melbourne VIC 3001 | 1800 931 678 | info@afca.org.au | www.afca.org.au | Membership No. 71598

If you are unsatisfied with **Future Life Plan Pty Ltd's** and or **Ethical Planners Pty Ltd** response, you may also lodge your complaint with the Office of the Australian Information Commissioner (OAIC) by completing an online privacy complaint form found on the OAIC website, or by completing and sending their prescribed privacy complaint form to the following details:

OAIC GPO Box 5218, Sydney NSW 2001 | www.oaic.gov.au | Fax: 02 6123 5145