



Fact sheet Joint Financial Services Guide

The purpose of this Joint Financial Services Guide (FSG) is to provide information about our services, how our representatives are remunerated, and your rights as a client, including our complaints system.

If you need more information or clarification of any matter raised in this FSG, please ask us. If advice provided to you relates to the acquisition of a financial product other than an AustralianSuper product, then you should obtain and read the Product Disclosure Statement (PDS) relating to that product before making any decision to acquire it.

Things you should know before you get our advice

Who is the provider of the financial service given to me?

If you contact AustralianSuper by telephone, email or letter your advice will generally be provided by a representative of Superpartners Pty Ltd. Superpartners is contracted by AustralianSuper to provide specialist member and employer services, such as operating the call centre, insurance administration, contribution and benefit processing and other general fund administration. Otherwise, advice will be provided to you directly by AustralianSuper Pty Ltd, the Trustee of AustralianSuper, through its representatives.

Who will be responsible for the advice given to me?

Both AustralianSuper Pty Ltd, and Superpartners hold an Australian Financial Services Licence under the Corporations Act 2001, and both are liable for services provided by their representatives.

What financial services are available to me?

AustralianSuper Pty Ltd and its representatives provide general financial product advice or reports about superannuation, managed investments and basic deposit products.

Superpartners and its representatives provide general financial product advice specific to superannuation and managed investments. This is set out in the following table.

AustralianSuper representative	Superpartners representative
AustralianSuper (including AustralianSuper Pension)	AustralianSuper (including AustralianSuper Pension)
AUSfund	AUSfund
ME Investment Funds	ME Investment Funds
Members Equity Bank	

The advice provided to you is of a general nature, and is prepared without taking into account your particular financial needs, circumstances or objectives. Therefore, you should assess your own financial situation and read the PDS before making an investment decision based on the advice. AustralianSuper Pty Ltd only issues financial products in respect of AustralianSuper.

How will I pay for the service?

The cost of providing this general financial product advice is included in the fees charged for membership of AustralianSuper.

Neither AustralianSuper nor Superpartners charge any additional fees or obtain any commissions for the advice that they provide.

What commission/fee does my representative receive?

The representatives are either employees of AustralianSuper or employees of Superpartners, and are paid a salary. They do not receive commissions, fees or bonuses for the services that they provide to you.

Do any relationships exist which might influence AustralianSuper providing me with financial services?

Important information: This document is of a general nature and does not take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read our Product Disclosure Statement, available at www.australiansuper.com/FormsPublications or by calling 1300 300 273. AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898. "An Industry Fund" log used with permission of ISN and this consent had not been withdrawn as at the date of this publication.



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AustralianSuper Pty Ltd is a shareholder or part-owner of Industry Super Holdings Pty Ltd. Industry Super Holdings Pty Ltd has the following subsidiaries with which the Fund transacts:

- Industry Fund Services Pty Ltd
- Superpartners Pty Ltd
- Super Members Investments Ltd
- Members Equity Bank Pty Ltd
- Industry Funds Investments Ltd

Superpartners is contracted to provide administration services to AustralianSuper and is paid a fee for those services. Other than these, neither AustralianSuper nor Superpartners have any relationship or association with any other product issuer that could be expected to influence the provision of the financial service.

When you get our advice

Will you give me advice that is tailored to my investment needs and financial circumstances?

The advice that is provided to you is of a general nature. It does not take into account your particular financial needs, circumstances or objectives. If you require referral to a licenced financial adviser, please call AustralianSuper on 1300 300 273.

If you have a complaint

Both AustralianSuper and Superpartners are committed to handling any complaints promptly and fairly. Any

complaints will be managed in strictest confidence. If you have a complaint about the advice provided:

1. You can raise the issue with your representative, or
2. If you would prefer not to discuss the complaint with your representative, or your concern is not satisfactorily resolved, please direct your complaint to:

The Complaints Officer
AustralianSuper
Level 33
50 Lonsdale Street, Melbourne VIC 3000
Tel: (03) 8648 3900 Fax: (03) 8648 3999

The Complaints Officer will ensure that your complaint is investigated as appropriate. You will be provided with a written response.

3. Both AustralianSuper and Superpartners are members of independent external dispute

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resolution bodies, as set out below. You may have the right to take your complaint to one of these bodies if you are not satisfied that your complaint has been handled satisfactorily.

For advice given by AustralianSuper representatives

If you do not receive a response to your complaint within 90 days or are not satisfied with the response provided after going through AustralianSuper's internal complaints process, you

may be eligible to take your complaint to the Superannuation Complaints Tribunal (SCT) Locked Mail Bag 3060, GPO Melbourne VIC 3001 Ph: 1300 780 808. This is a free service to you.

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the Financial Ombudsman Service (FOS) GPO Box 3, Melbourne VIC 3001 Ph: 1300 780 808. This is a free service to you.

You may be eligible to take your complaint to FOS if you do not receive a response to your complaint within 45 days or are not satisfied with the response provided after going through AustralianSuper's internal complaints process.

For advice given by Superpartners representatives:

If you do not receive a response to your complaint within 45 days or are not satisfied with the response provided after going through the Fund's internal complaints process, you may be eligible to take your complaint to FOS (see above for details).

Trustee liability insurance

AustralianSuper Pty Ltd has a Trustee Liability Insurance Policy in place, which incorporates liabilities for losses from claims arising out of the provision of professional services to third parties (professional indemnity). This policy covers claims arising from the conduct of representatives who no longer work for AustralianSuper Pty Ltd, but who did at the time of the relevant conduct.

Superpartners Pty Ltd also has professional indemnity insurance in place which extends (subject to policy terms and conditions) to the conduct of employees who no longer work for Superpartners but who did at the time of the relevant conduct.



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For more information

For more information, please contact us on
1300 300 273 or visit our website at
www.australiansuper.com

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