The purpose of this Joint Financial Services Guide 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 document, please ask us. If you have not already received a copy of AustralianSuper’s Product Disclosure Statement (PDS), which sets out the main services, features and benefits of AustralianSuper; you can get a copy by calling 1300 300 273 or from australiansuper.com

The PDS will generally be provided to you before you become a member of AustralianSuper.

If advice provided to you relates to the acquisition of a financial product other than AustralianSuper superannuation, then you should obtain and read the PDS relating to that product before making any decision to acquire it.

You will receive a Statement of Advice (SOA) when personal advice is provided. A SOA is a document that contains the advice provided to you, and includes information about any fees or commissions that apply and any associations that the licensee may have which may influence the advice.

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 (see over for details), your advice will generally be provided by a representative of Link Advice Pty Limited.

The Trustee has contracted Australian Administration Services Pty Limited (AAS) to provide administration and financial product advice services to members and employers of AustralianSuper.

Link Advice Pty Limited (AFSL 258145) is a related body corporate of AAS and is the authorising licensee responsible for advice provided by employees of AAS.

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, the Trustee of AustralianSuper, and Link Advice hold an Australian Financial Services Licence under the Corporations Act 2001 and both are liable for services provided by their respective representatives.

What financial services are available to me?

General advice
General advice does not take into account your particular financial needs, circumstances or objectives and you should assess your own financial situation and read the PDS before making an investment decision based on the advice.

Personal Advice
Personal advice is where one or more of your personal circumstances are considered when providing the advice.

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

Link Advice

Link Advice is licensed to provide financial product advice in respect of AustralianSuper.

Link Advice and its representatives provide general financial product advice specific to:

- superannuation
- basic deposit products
- deposit products other than basic deposit products
- general insurance products; and
- life products (limited to life risk insurance products as well as any products issued by a registered life insurance company that are backed by one or more of its statutory funds).

Link Advice is also licensed to provide personal financial product advice in respect of superannuation.

How will I pay for the service?
The cost of simple advice in regard to your super is included in the administration fees charged for membership of AustralianSuper. Details of the fees charged by the fund can be found in the PDS relevant to your circumstances.

More complex advice may incur a fee. The representative will let you know if there is a cost for the advice and get your agreement to pay this cost from your AustralianSuper account before proceeding.

What commission/fee does my representative receive?
Neither AustralianSuper nor Link Advice receive any commissions for the advice that they provide. The representatives are either salaried employees of AustralianSuper Pty Ltd or salaried employees of Link Advice.
Salaried employees of Link Advice may qualify for performance based bonuses. These bonuses are discretionary and are dependent on achievement of predetermined compliance and service standards and business objectives.

Do any relationships or associations exist which might influence AustralianSuper Pty Ltd or Link Advice providing me with financial services?

AustralianSuper Pty Ltd in its capacity as the trustee of AustralianSuper, 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 Ltd
- Industry Funds Investments Ltd
- Industry Funds Management Pty Ltd
- Members Equity Bank Pty Ltd

AustralianSuper invests in these third parties for the benefit of the AustralianSuper Fund and does not receive any commissions from these organisations as a result of members using their products or services.

Link Advice is a wholly owned subsidiary of AAS and Link Advice and AAS are members of the Link Group of companies. For more information, please visit linkgroup.com

When you get our advice

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

Where general advice is provided, it does not take into account your particular financial needs, circumstances or objectives. Where personal advice is provided, you will receive a SOA. The advice does consider one or more of your particular financial needs, circumstances or objectives.

If you have a complaint

Both AustralianSuper Pty Ltd and Link Advice 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 26/50 Lonsdale Street, Melbourne VIC 3000
   - Tel: (03) 8648 3900
   - Fax: (03) 8648 3999

   The Complaints Officer will ensure that either AustralianSuper Pty Ltd or Link Advice investigate your complaint depending on who provided the advice. You will be provided with a written response.

3. Both AustralianSuper Pty Ltd and Link Advice are members of independent external dispute 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 Pty Ltd 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 AustralianSuper’s internal complaints process, you may be eligible to take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up to assist members and their beneficiaries to resolve certain superannuation complaints.

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 Tel: 1800 367 287. 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 Link Advice 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 previous section for contact details). The Australian Securities and Investments Commission (ASIC) has an Infoline on 1300 300 630 (local call cost in Australia), which you may use to make a complaint about Link Advice and obtain information about your rights.

Liability Insurance

Both AustralianSuper and Link Advice hold Professional Indemnity insurance which complies with the requirements of section 912B of the Corporations Act 2001 (Cth). This insurance provides cover for claims arising from the conduct of both current employees and employees who no longer work for AustralianSuper or Link Advice, but who did at the time of the relevant conduct.

Privacy

The privacy and security of your personal information is important to both AustralianSuper and Link Advice. Your information will be collected and handled in accordance with our privacy policies, which are in line with the requirements of Privacy legislation.

For advice provided by an Australian Super representative, please refer to the Australian Super Privacy Policy and Collection Statement at australiansuper.com/privacy

AAS and Link Advice are subject to the Link Group Privacy Policy, a copy of which is available on request, and the Privacy Statement is available from linkgroup.com/privacy.html

How do I find out more

If you have any further questions, we’re here to help.

Call: 1300 300 273
Email: australiansuper.com/email
Website: australiansuper.com
Mail: GPO Box 1901, Melbourne VIC 3001

Link Advice Pty Limited (AFSL 258145)
Registered Address: Level 12 680 George Street
Sydney NSW 2000
Mailing Address: PO Box 240 Parramatta NSW 2124
Phone: 1300 734 007 (8am – 6pm, Mon – Fri)

Important information: This leaflet was issued on 26 May 2018 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788 Trustee of AustralianSuper ABN 65 714 394 898 and Link Advice Pty Limited ABN 36 105 811 836 AFSL 258145.