

Financial Services Guide

This Financial Services Guide (FSG) is issued by AvSuper Pty Ltd (ABN 46 050 431 797, AFSL 239078).

It is an important document that provides you with information about our services, our representatives, remuneration arrangements and your rights as a client, including our complaints system, to help you understand our services. The purpose of this FSG is to assist you to decide whether to use any of the financial services we offer. You may also receive an AvSuper Product Disclosure Statement (PDS) and a Statement of Advice (SOA) from us. An AvSuper PDS contains information about the financial products offered by the AvSuper Fund (ABN 84 421 446 069) including any contribution, investment and insurance options, and applicable fees and costs, and is usually provided to you after you have joined the Fund via your employer, or when you apply for Fund membership yourself. An SOA is usually provided to you when we provide you with personal financial product advice.

If you need more information about any matter in this document, please ask us. A copy of the AvSuper Product Disclosure Statement (PDS) relevant to you can be obtained from our website or by calling us on **1300 128 751**.

Things you should know before you get our advice

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

If you contact AvSuper by phone, email, online chat or letter, financial services will generally be provided to you directly by AvSuper Pty Ltd ("AvSuper"), the Trustee of the AvSuper Fund, through its representatives.

Who will be responsible for the financial services given to me?

AvSuper holds an Australian Financial Services License (AFSL) under the *Corporations Act 2001* and is responsible for services provided by its representatives that enable it to provide a financial service relating to superannuation. AvSuper holds Professional Indemnity Insurance cover which (subject to insurance policy terms and conditions) extends to the conduct of AvSuper's representatives and/or employees, including those who no longer work for AvSuper (but who did at the time any relevant conduct occurred). These arrangements meet the requirements under section 912B of the *Corporations Act 2001*.

What financial services are available to me?

AvSuper, through its representatives, provides both personal financial product advice (personal advice) and general financial product advice (general advice) about AvSuper's superannuation products, and superannuation more generally.

Usually personal advice is provided to AvSuper members only, however there may be other circumstances in which we may provide personal advice (including personal advice relating to other superannuation products). General advice may be provided to existing and prospective members, as well as participating employers of the AvSuper Fund.

For further information about the topics or subject matters we can assist you with when providing advice, go to www.avsuper.com.au. The financial services we provide also depend on your instructions. You can contact us to find out how we can assist you and/or provide instructions by calling **1300 128 751**, writing to AvSuper, GPO Box 634 Canberra ACT 2601 or emailing avsinfo@avsuper.com.au.

Will I pay for the financial services?

We do not charge a fee for providing general advice. The cost of these services is included in the administration fee charged for AvSuper membership. We do not charge any additional fees for this service.

Personal advice that takes into account your individual objectives, situation or needs, as relevant to the advice being sought, will incur a fee. We will advise you upfront what fee (advice fee) you will be charged before we provide any personal advice. The applicable fee will depend on the level of complexity of the personal advice you require, allowing for the time required to assist you including gathering and considering information about you, determining your relevant financial circumstances and needs, performing any necessary research, preparing a Statement of Advice (or other record of advice) and assisting you with implementing any recommendations.

Generally, advice fees for personal advice range from \$300 to \$2,000. We will let you know, before we provide any personal advice, if advice fees will be higher than \$2,000. If you are an existing AvSuper member, advice fees may be deducted from your account balance in the AvSuper Fund, where you authorise the deduction and meet any other AvSuper requirements relating to the deduction of advice fees from your super. Alternatively, the advice fees may be paid by you directly.

How are AvSuper and its representatives remunerated?

Our representatives receive a salary related to their duties. They do not receive commissions, bonuses or other benefits or fees for the financial services that they provide to you. AvSuper does not receive any remuneration or other benefits in respect of, or attributable to, the provision of these financial services, other than the fees outlined under 'Will I pay for the financial services' above, which help meet costs associated with offering and providing the services. Advice fees received by the Fund (ie trustees on behalf of the Fund) are strictly remuneration paid to the Trustee.

Do any relationships or associations exist which might influence AvSuper providing financial services?

No person or company is paid a commission or receives any other benefit for referring you to us. We do not have any relationship or association that might reasonably be expected to influence the provision of the financial services described in this FSG.

Not independent

AvSuper advisers are employed and paid by AvSuper to give advice on AvSuper products only.

When you get our advice

Will you give me advice which is tailored to my objectives, financial situation or needs?

When we provide you with general advice, it **does not** take into account your objectives, financial situation or needs (for example, investment or insurance needs). You should consider the appropriateness of any general advice you receive after considering your individual circumstances and needs, before acting on the advice or making a financial decision relating to the AvSuper Fund and its products, or superannuation more generally.

When we provide you with personal advice, **it does** take into account your objectives, financial situation or needs, as relevant to the scope of the advice that you seek. That does not mean we take into account ALL your individual circumstances or needs as AvSuper provides personal advice to members which is usually limited to membership within the AvSuper Fund. Therefore, you should consider the appropriateness of the personal advice, considering your full financial situation (including circumstances or needs unrelated to your AvSuper membership) before acting on the advice or making any financial decision.

If you require access to a licensed financial adviser for personal advice about financial products or superannuation that we are unable to provide, or personal advice about non-superannuation investments, assets or insurance, please refer to the Financial Planners Association of Australia (FPA) website.

AvSuper is a company registered tax (financial) adviser under the Tax Agent Services Act 2009 (TASA). This means some of our representatives are able to provide you with advice on the tax implications relevant to any personal advice they provide you, however, as the personal advice we offer does not necessarily take into account ALL your individual circumstances or needs, you should consider obtaining more comprehensive taxation advice from a qualified taxation adviser.

Any personal advice we give you will usually be set out in a Statement of Advice (SOA), however in some circumstances (where we provide further advice to you after issuing an SOA) we may prepare a Record of Advice (ROA) instead. If we provide further advice, you may request an ROA (if you have not already been provided with an ROA) by calling

1300 128 751, writing to AvSuper, GPO Box 634 Canberra ACT 2601, or emailing avsinfo@avsuper.com.au.

If you have a complaint

AvSuper is committed to handling complaints promptly and fairly, and manages complaints in the strictest confidence. If you have any complaints about the advice provided, you can contact us by phoning **1300 128 751** or sending a written complaint to The Complaints Officer, AvSuper, GPO Box 634 Canberra ACT 2601 or email avsinfo@avsuper.com.au. We will get back to you as soon as possible within 45 days of receiving your complaint (or 90 days for a death benefit distribution complaint).

You may have the right to refer your complaint at no charge to the Australian Financial Complaints Authority (AFCA) on **1800 931 678**, info@afca.org.au or at GPO Box 3, Melbourne VIC 3001. AFCA generally will not deal with a complaint until it has been through AvSuper's internal complaints handling process.

Email: avsinfo@avsuper.com.au
Call: **1300 128 751** (Local call)

AvSuper Trustee - GPO Box 634 Canberra ACT 2601
www.avsuper.com.au

Before making a decision about the AvSuper Fund, or any of its products, you should consider your own requirements, our Financial Services Guide, our Privacy Notice and the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD). For a copy call us or download one from www.avsuper.com.au. AvSuper Pty Ltd (ABN 46 050 431 797, AFSL 239078) is the Trustee of the AvSuper Fund (ABN 84 421 446 069).