

AvSuper risk analysis

All information gathered via this document and any subsequent interviews will be kept strictly private and confidential.

To get an idea of your risk profile (that is, how comfortable you are with investment risk), read the following questions and choose the most appropriate response. Once you have answered all 7 questions, add up the score for your responses (to the left of each response) and find your total score on our risk profile table (see page 4).

Important Notice To Members

The Corporations Act 2001 requires that an adviser making financial recommendations must have reasonable grounds for making those recommendations. This means that an AvSuper adviser must conduct an appropriate investigation as to the financial objectives, situation and particular needs of the member. The information requested in this form will allow the adviser to provide recommendations to the AvSuper member and will be used solely for that purpose. We accept no liability for any advice given on the basis of inaccurate or incomplete information.

Member name:

Member number:

Phone number:

Email address:

Spouse/Partner name:

Adviser name:

1. How long do you expect to have your super invested?

Score		Response
1	1 – 2 years	
2	3 – 5 years	
3	6 – 8 years	
4	9 – 12 years	
5	Greater than 12 years	

2. Which statement best describes your main investment objective?

Score		Response
1	Generate a regular income from investments	
2	Generate income and some capital growth	
3	Generate a combination of income and capital growth	
4	Generate capital growth with some income	
5	Grow the capital value of my investments	

3. Is the potential for high returns more important to you than short term fluctuations in the value of your capital?

Score		Response
1	Not at all	
2	Limited	
3	Somewhat	
4	Mostly	
5	Definitely	

4. Which of these statements best describes your investment experience/knowledge?

Score		Response
1	I have never invested money (other than in banks and cash accounts) and have little experience of the behaviour of investment markets	
2	I have some experience and/or understanding of investment markets and their behaviour	
3	I have had some experience with investing shares or managed funds and understand the importance of diversification	
4	I have previously invested money in various types of investments, understand that markets may fluctuate and that different market sectors offer different income and growth characteristics	
5	I have previously invested substantially in share and / or property investments and understand the various factors that may influence performance	

5. Would you be willing to invest your funds in investments that could return as much as 30% in a good year or lose -10% in a bad year, with a likelihood of a negative return of 1 year in 7?

Score		Response
1	I would not be willing to make an investment with such a high chance of loss	
2	I may consider such an investment with a small amount of money but would be uncomfortable with the potential for loss	
3	I would consider such an investment with some of my funds	
4	I would be willing to consider investing a fair proportion of my funds in such an investment	
5	I would be happy to invest the majority of my funds in such an investment with the aim of achieving a high return and acceptance of the potential downside	

6. Generally, how often would you take a risk to gain more?

Score		Response
1	Never	
2	Sometimes	
3	Usually	
4	Often	
5	Always	

7. If after making an investment, you experienced a significant decrease in the value of your investment, such as -20%, how would you react?

Score		Response
1	I would be extremely concerned	
2	I would be concerned and consider moving to a more conservative investment	
3	I would be prepared to maintain my investment with the hope that performance would improve	
4	I would be comfortable with the understanding that longer term investments can fluctuate and would be happy to retain the investment	
5	If I had additional funds, I would consider investing more funds whilst prices were low	

Total Score	
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Score	Risk profile	Profile description
7 - 10	Defensive	You prefer a low level of risk and only a small likelihood of negative returns. You are comfortable with earning a moderate level of interest on your investment.
11 - 15	Conservative	You have a preference for lower levels of risk, however you are comfortable with a limited exposure to growth assets to allow your investment to achieve a reasonable return.
16 - 20	Stable	You would like your investment to earn a good return, however you are conscious of limiting the level of risk that your investment is exposed to. You are comfortable with an investment that provides you with a balance between security and growth.
21 - 25	Balanced	You are seeking a balance between capital growth and wealth preservation and accept a reasonable level of returns and a medium level of risk. You are aware of the possibility of losses from time to time but have an expectation of growth over the medium to longer-term.
26 - 30	Growth	You appreciate that super is a long term investment and that a higher level of exposure to growth assets – and therefore a higher level of risk in short term returns – is required. You are comfortable with the knowledge that the value of your investment will rise and fall in changing market conditions in the short term.
31 - 35	High Growth	You have a long term investment horizon and your primary objective is to maximise the long term return on your investment. You are willing to accept a high level of risk to achieve this in the short term. You have a good understanding of investment principles and are comfortable investing entirely in growth assets. You are aware that at times your investment will be subject to negative returns.

Disclaimer and acknowledgements

- I/We acknowledge I/we have read and fully understood the attached AvSuper Financial Services Guide dated 2 July 2021 and Privacy Notice dated 21 September 2020.
- I/We hereby declare the information provided in this form is true and correct to the best of my/our knowledge.
- I/we understand that the recommendations will be solely based on the information supplied in this form and is effectively limited advice relating only to an investment choice.
- If I/we have not provided all requested information that may be of relevance in providing advice to me/us, I/we acknowledge that my/our Adviser has provided me/us with the following warning:
 - As your Adviser I have not been able to assess your financial needs and objectives as you have declined to provide full details of your personal financial position.
 - Due to the defined scope of the advice, you need to consider the effect of this advice on your objectives, financial situation, and needs before implementing where the information you have provided is incorrect or incomplete and the recommendations have been made, based on this information given.

REQUEST FOR PREPARATION OF STATEMENT OF ADVICE

I/We wish to proceed with no-charge advice prepared by _____ (AvSuper Representative) and based on our discussions.

Signed: _____

Signed: _____

Member Name: _____

Adviser Name: _____

Date: / /

Date: / /

AvSuper Financial Services Guide

2 July 2021

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, PO Box 223, Civic Square, ACT 2608 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, PO Box 223 Civic Square ACT 2608, 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, PO Box 223, Civic Square, ACT 2608 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.



AvSuper Privacy Notice

Prepared at 21 September 2020

Issued by AvSuper Pty Ltd (ABN 46 050 431 797, AFS License No. 239078) as Trustee of the AvSuper Fund (ABN 84 421 446 069) for members and potential members of AvSuper. This notice (or statement) may be updated at any time – our website will always show the current version or you can call us for a copy.

Collection of your personal information

We collect personal information about you so that we can admit you as a member of the Fund and provide you with services and benefits in connection with your AvSuper membership.

If relevant, we may also collect personal information about you from your employer.

If we do not collect your personal information, we may be unable to admit you as a member of the Fund or provide you with these services and benefits. If you do not provide your tax file number (TFN), additional tax will be payable on employer and salary sacrifice contributions, you will be unable to make personal after-tax contributions, and you will not qualify for the government co-contributions scheme (even if otherwise eligible).

Disclosure of your personal information

AvSuper has appointed a fund administrator, along with a life insurer and other organisations who may provide services to you on our behalf. They are authorised to use your personal information under the strictest confidence and only to administer your fund membership, or to provide you with information about the services available to you as an AvSuper member.

We may also disclose your personal information to your employer or to regulatory bodies such as the Australian Taxation Office, or a Court or Tribunal where it is required by law. The Trustee has tight procedures in place to safe guard your data when it is sent anywhere.

AvSuper has strict security measures and secure document storage facilities in place, and the Trustee ensures that staff who handle or have access to your personal information, and our administrator and insurer, have the knowledge and skills to protect it from unauthorised access or misuse.

From time to time, AvSuper may commission independent researchers to contact members as part of member surveys. For this purpose, AvSuper provides members' names and contact details. The objective of surveying members is to ensure that AvSuper tracks member satisfaction with our products and services.

Your personal information will not be used or disclosed for any other purpose without your consent, except where required by superannuation, taxation or other relevant law.

Our Privacy Policy

AvSuper's Privacy Policy sets out our approach to the management of personal information. You can see a copy of our Privacy Policy by contacting us or visiting our website. Subject to the *Privacy Act 1998 (Cth)*, our Privacy Policy sets out how you can have access to and seek the correction of your personal information. Our Privacy Policy also contains information about how you can make a complaint about a breach of privacy.

Marketing

The Trustee may use your personal information to let you know about products and services that the Trustee thinks may be of importance to you. However, you may opt out of receiving marketing information at any time by using the contact details provided above. For more information, see our [Privacy Policy](#).