

# Financial Services Guide

14 April 2025

This Financial Services Guide (FSG) provides important information about AustralianSuper's services and is designed to assist you in deciding whether to use the financial services we provide. It also outlines how our representatives are remunerated, our key relationships and associations, your rights as a client, and how complaints are handled.

If you need more information or clarification on any matter raised in this FSG, please ask us.

If you have not already received a copy of AustralianSuper's Product Disclosure Statement (PDS), which sets out the main product characteristics and services 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 or, if joining through an employer, soon after with your welcome letter.

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?

AustralianSuper Pty Ltd (ABN 94 006 457 987, AFSL 233788) Trustee of AustralianSuper (ABN 65 714 394 898) is the provider, through its representatives, of the financial services set out below.

### Who will be responsible for the advice given to me?

AustralianSuper Pty Ltd is responsible for providing general advice on behalf of AustralianSuper.

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

General and limited personal financial advice relating to AustralianSuper products is provided by MUFG Retire360 Pty Limited (ABN 36 105 811 836, AFSL 258145) (Retire360), a related body corporate of AAS and the authorising licensee responsible for advice provided by employees of AAS.

Comprehensive personal advice is provided by AustralianSuper employees authorised by Industry Fund Services Ltd (ABN 54 007 016 195, AFSL 232514) (IFS). IFS is responsible for that advice.

Concentrix Services Pty Ltd is also contracted to provide contact centre services on behalf of AustralianSuper. This does not include the provision of financial product advice.

## What financial services are available to me?

### Superannuation Trustee Service

AustralianSuper Pty Ltd is licensed to provide a superannuation trustee service, and only issues financial products in respect of AustralianSuper.

### General advice

AustralianSuper Pty Ltd and its representatives can provide general advice about superannuation, managed investments and basic deposit products.

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. You will receive a Statement of Advice (SOA) when personal advice is provided. An SOA is a document that contains the advice provided to you, the basis on which the advice was given, information about any fees that apply, and any associations that the licensee may have which may influence the advice.

AustralianSuper has arrangements in place with Retire360 and IFS to provide general advice and personal advice services to its members. If you receive an advice service through Retire360 or IFS, they will provide you with a copy of their respective FSG.

### How will I pay for the service?

General advice and some limited personal advice relating to AustralianSuper products is provided at no additional cost as part of your membership.

More complex limited personal advice and comprehensive personal advice will attract a fee which would be outlined before any work is completed, and is subject to your consent. Subject to eligibility criteria, the fee for advice relating to your AustralianSuper account can be deducted from your AustralianSuper account.

## What fee does my representative receive?

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

For more information please contact us on **1300 300 273** or visit our website at [australiansuper.com](http://australiansuper.com)



## Trustee Risk Reserve Fee

The Trustee has the right to deduct a fee from the net assets of the Fund (and not from member accounts) to create a Trustee Risk Reserve to maintain financial stability.

The Trustee Risk Reserve Fee is to be paid in such periodic instalments as are determined by the Trustee from time to time.

The Trustee will disclose the details of the Reserve including balance to members on an annual basis by publishing this information in the Trustee Risk Reserve Report at [australiansuper.com/about-us/governance-and-reporting](http://australiansuper.com/about-us/governance-and-reporting).

## Do any relationships or associations exist which might influence AustralianSuper 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

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.

These relationships do not influence how AustralianSuper provides financial services to our members or the financial products we offer. All fees and transaction costs are on standard commercial terms and conditions at market rates, and the governance of these agreements are outlined in AustralianSuper's internal policies.

## How to make instructions

Instructions can be made to AustralianSuper using the contact details at the end of this document, and through your online account. If you are receiving financial advice, instructions can also be provided to your financial adviser to pass on to AustralianSuper.

## How to make a complaint

AustralianSuper is committed to handling any complaints promptly and fairly. The simplest way to resolve a complaint can be to discuss it with us by calling **1300 300 273** or **+61 3 9067 2108** for overseas callers (8am – 8pm AEST/AEDT weekdays).

If you would prefer not to discuss the complaint over the phone, you can use our online form at [australiansuper.com/complaints](http://australiansuper.com/complaints), or you can write to us at:

The Complaints Officer  
AustralianSuper  
GPO Box 1901  
Melbourne VIC 3001

We aim to action all complaints as promptly as possible and within the below complaint response times:

- 30 calendar days: Financial Advice & Privacy complaints
- 45 calendar days: Superannuation complaints (except death benefit objections)
- 90 calendar days: Objections to death benefit distributions

If we can't meet that timeframe, we'll contact you beforehand to let you know why and keep you informed about our progress on a regular basis.

## What happens next?

If you are unsatisfied with our response to you, or the complaints handling process itself, or you did not receive a response within the required time frame, you may be eligible to take your complaint to an external complaints body. AustralianSuper is a member of the Australian Financial Complaints Authority (AFCA) which is a free, fair and independent dispute resolution scheme.

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001  
Web: [www.afca.org.au](http://www.afca.org.au)

Telephone: **1800 931 678** (free call)

If your complaint relates to the handling of your personal information, you may be able to escalate your complaint to the Office of the Australian Information Commissioner (OAIC).

Office of the Australian Information Commissioner  
GPO Box 5288  
Sydney NSW 2001  
Web: [www.oaic.gov.au](http://www.oaic.gov.au)

Telephone: **1300 363 992**

## Privacy

The protection of your personal information is important to AustralianSuper. Your personal information will be collected in accordance with our Privacy Policy [australiansuper.com/privacy](http://australiansuper.com/privacy). If you receive an advice service through Retire360 or IFS, their respective privacy policies will also be applicable.

## Trustee liability insurance

AustralianSuper Pty Ltd holds adequate 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 current employees and employees who no longer work for AustralianSuper Pty Ltd but who did at the time of the relevant conduct.

## How do I find out more

Call: **1300 300 273**

Message: For details on how to message us, visit [australiansuper.com/contact-us](http://australiansuper.com/contact-us)

Mail: GPO Box 1901,  
Melbourne VIC 3001



Important information: This FSG was issued on 14 April 2025. This may include general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision consider if the information is right for you and read the relevant Product Disclosure Statement, available at [australiansuper.com/pds](http://australiansuper.com/pds) or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at [australiansuper.com/TMD](http://australiansuper.com/TMD).

AustralianSuper Pty Ltd ABN 94 006 457 987, AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898.