

Our financial advice principles

AustralianSuper is committed to helping you create the future you want. Having access to affordable, quality financial advice plays a key role in helping you get there. Importantly, financial advisers who work with us are guided by a set of principles to put your best interests first. And we don't pay them incentives, bonuses or commissions.



Our commitment to members

In providing financial advice to you, we will:

- › act honestly, with integrity and in your best interest at all times
- › abide by all relevant laws and professional standards
- › comply with all relevant professional and industry standards, codes of ethics and conduct
- › maintain a program of ongoing professional development
- › provide a no-obligation/no-cost initial meeting to assess your needs and outline how receiving advice may be of benefit to you
- › provide you a written quote of all fees and charges before advice is provided
- › provide advice on a strictly fee-for-service basis only after agreement with you
- › provide you with advice in writing via a Statement of Advice in plain, easy-to-understand language
- › help you make alternative arrangements if it's in your best interests to receive advice from another provider or it's not in your best interests to keep your AustralianSuper account.



How advisers are paid

Qualified advisers are paid:

- › by base salary and/or
- › operate on a fee-for-service basis*.

Advisers do not receive incentives, bonuses or commissions from AustralianSuper including when you receive insurance cover through your super*.

Where ongoing advisory services are provided, an annual fee disclosure statement will be provided. You can opt out of any ongoing service arrangement at any time. In most instances, you can choose to pay for advice by using savings drawn from your AustralianSuper account, so long as the advice is solely related to your super.

Meet with a financial adviser

If you'd like to meet with a financial adviser[†], call us on **1300 300 273** and ask to speak with a member of the advice team to make an appointment, or visit australiansuper.com/find-an-adviser

Contact us

Call **1300 300 273**
(8am to 8pm AEST/AEDT weekdays)

Email australiansuper.com/email

Web australiansuper.com/find-an-adviser

Mail GPO Box 1901, MELBOURNE VIC 3001

* In some circumstances, your adviser may recommend products outside of AustralianSuper where commission may be payable. These commissions cannot be paid from your AustralianSuper account.

† The financial advice you receive will be provided under the Australian Financial Services licence held by a third party and not by AustralianSuper Pty Ltd and therefore is not the responsibility of AustralianSuper Pty Ltd. AustralianSuper has also engaged Industry Fund Services (IFS) ABN 54 007 016 195 ASFL 232514 to facilitate the provision of financial advice to members of AustralianSuper. This advice is provided by one of our financial advisers who are Authorised Representatives of IFS. These advisers are not authorised to provide financial product advice (or any other financial service) on behalf of the Trustee of AustralianSuper. Some personal advice may attract a fee, which would be outlined before any work is completed and is subject to your agreement. With your approval, the fee for advice relating to your AustralianSuper account(s) can be deducted from your AustralianSuper account.