

Joint Financial Services Guide

EFFECTIVE 1 NOVEMBER 2018

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, the basis on which the advice was given 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 an independent external dispute resolution body, as set out below. You may have the right to take your complaint to this body 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 90 days for superannuation complaints or 45 days for complaints about financial advice received, or are not satisfied with the response provided after going through AustralianSuper's internal complaints response, you may be eligible to take your complaint to Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. GPO Box 3, Melbourne VIC 3001. Telephone: 1800 931 678. Visit afca.org.au

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 AFCA (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)