

Financial Services Guide

14 September 2026

Purpose of this Financial Services Guide

This Financial Services Guide (FSG) is designed to help you decide whether to use the financial services offered by **AustralianSuper Advice Pty Ltd (AustralianSuper Advice)**. It contains important information about:

- the financial services we're authorised to provide
- how we (and our representatives) are remunerated
- relationships or associations that may influence the advice provided
- how to give instructions and make a complaint, and how complaints against us are dealt with.

You should read this FSG before receiving financial services from us.

If personal advice is provided, to help you decide whether to act on the advice, you'll receive a **Statement of Advice (SOA)** setting out:

- the advice provided
- the basis on which the advice was given
- information about any fees or charges
- details of any relevant relationships or associations.



Things you should know before you get our advice

AustralianSuper Advice is not independent

AustralianSuper Advice is owned by AustralianSuper Pty Ltd (Trustee) (ABN 94 006 457 987) as trustee of the AustralianSuper superannuation fund (AustralianSuper) (ABN 65 714 394 898). AustralianSuper Advice and its representatives may provide general and personal advice to retail clients only about the financial products issued by AustralianSuper. AustralianSuper Advice has been engaged by the Trustee to provide AustralianSuper members with general and simple personal advice for which AustralianSuper Advice receives a fee.

Who is the provider of the financial services?

AustralianSuper Advice is responsible for the provision of the financial services that this FSG relates to.

AustralianSuper Advice provides financial services digitally as well as through its representatives who are authorised under our Australian Financial Services Licence to facilitate the provision of financial advice to members of AustralianSuper.

AustralianSuper Advice acts for itself when providing financial services to you, and is responsible for the services.

Who is responsible for the advice given to me?

AustralianSuper Advice is responsible for the financial advice and services provided by its representatives.

What financial services are provided?

AustralianSuper Advice is authorised to provide financial product advice, including both general advice and personal advice, in relation to your AustralianSuper accounts.

General advice

General advice is financial product advice that doesn't take into account your objectives, financial situation or needs. Before acting on any general advice, you should consider whether it's appropriate for you and read the relevant Product Disclosure Statement (PDS).

Personal advice

Personal advice is financial product advice that is provided when we consider one or more of your personal circumstances.

How will I pay for your services?

Simple personal advice relating to your AustralianSuper products is provided at no additional cost to you as an AustralianSuper member. The advice is paid for through the administration fees charged by the Trustee and expense recoveries from AustralianSuper.

What remuneration do AustralianSuper Advice representatives receive?

AustralianSuper Advice representatives are employees of the Trustee and are paid a salary. They don't receive additional benefits or bonuses for the services that they provide to you.

Relationships and associations

AustralianSuper Advice doesn't have relationships or associations with any product issuer that may influence our advice other than our relationship with the Trustee who is the issuer of the financial products that our advice relates to.

AustralianSuper Advice doesn't receive commissions. AustralianSuper Advice doesn't receive benefits that would influence the advice we provide, unless disclosed to you in writing.

AustralianSuper Advice is owned by the Trustee as trustee of AustralianSuper. The financial services we provide you will relate to your accounts in AustralianSuper.

How to give us instructions

You may provide instructions to AustralianSuper Advice:

- electronically (including by email or online systems, where available)
- in writing, or
- by phone.

Instructions can be given to AustralianSuper Advice using the contact details at the end of this document, and through your account online with AustralianSuper.

How to make a complaint

AustralianSuper Advice 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 8617 9767** for overseas callers (8am to 8pm AEST/AEDT, weekdays).

If you'd prefer not to discuss the complaint over the phone, you can use our online form at australiansuper.com/complaints, or you can write to us at:

The Complaints Officer
AustralianSuper Advice
GPO Box 1901
Melbourne VIC 3001

We aim to action all complaints as promptly as possible within 30 calendar days.

If you are dissatisfied with our response to you, or the complaints handling process itself, or you didn't receive a response within the required time frame, you may be eligible to take your complaint to an independent external complaints body.

AustralianSuper Advice is a member of the Australian Financial Complaints Authority (AFCA), which is a free, fair and independent dispute resolution scheme. AFCA's contact details are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Web: 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). The OAIC's contact details are:

Office of the Australian Information Commissioner
GPO Box 5288
Sydney NSW 2001
Web: www.oaic.gov.au
Telephone: 1300 363 992

Privacy

AustralianSuper Advice respects your privacy and handles personal information in accordance with our Privacy Policy at australiansuper.com/privacy and the Privacy Act 1988 (Cth).

Liability insurance

AustralianSuper Advice holds professional indemnity insurance, which covers for claims arising from the conduct of both current and former representatives. These arrangements comply with the requirements of section 912B of the Corporations Act 2001.

How to find out more

If you'd like more information about our services, please contact us:

Call: **1300 300 273** Website: australiansuper.com/advice

