

What is a Financial Services Guide?

This *Financial Services Guide (FSG)* is an important document we are required by law to give you before we can provide you with any financial service(s). The *FSG* provides you with information about Sunsuper Financial Services Pty Ltd ('we', 'us' or 'our') and is designed to help you decide whether to use the financial services we provide.

This FSG also provides important information about:

- the services we offer,
- assisting you in deciding whether to use any of those services,
- how we and our associates are paid,
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you access them.

Not Independent

Sunsuper Financial Services Pty Ltd (SFS) is wholly owned by the Australian Retirement Trust (the Fund) (ABN 60 905 115 063).

Your adviser may recommend the Fund's Superannuation and clearing house products, when they are appropriate. We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

A guide to our relationship with you and others

What kinds of financial services are you authorised to provide and what kinds of financial products do those services relate to?

We are licensed to provide financial product advice and deal in the following financial services:

- deposit and payment products
- debentures, stocks and bonds
- life products, including investment life insurance products and life risk insurance products
- managed investment schemes
- retirement savings accounts
- securities
- superannuation.

If we provide you with personal advice, we will tell you how we have taken into account your objectives, financial situation or needs. We will also provide you with a *Statement of Advice* disclosing the advice and the basis of the advice that we have provided to you. Where applicable the advice disclosure document will also tell you about our fees, any other charges and any associations we have with financial product issuers or other parties which may have influenced the advice we give you.

Neither SFS nor its representatives have a credit licence under the *National Consumer Credit Protection Act 2009* and they are not licensed to advise on particular credit products. Where different types of credit products are held by clients and these are discussed, SFS or its representatives are not licensed or authorised to make specific recommendations about any particular credit product.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular product, we will provide a *Product Disclosure Statement (PDS)* which contains details about the product. You should consider the *PDS* before making any decision about whether to acquire the product.

Where representatives of SFS provide personal advice to members, the advice will generally be restricted to personal advice to current Fund members about products of the Fund only. This may include personal advice with selecting investment options, insurance cover and/or contribution strategies or income account (pension) strategies. Representatives of SFS will generally not provide personal advice about non-Fund superannuation products including consolidation advice.

What information should I provide to receive personal advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

It is important to ensure that the information that you have provided is complete and accurate, otherwise, this advice may be based on incomplete or inaccurate information.

Who is my adviser?

Your adviser is a representative of SFS and is suitably qualified and experienced for the level of advice they are authorised to provide. They can give you information on the level and nature of the financial product advice that is within their authorisation.

Your adviser may be authorised to provide:

- general advice only, or;
- general advice and personal advice.

You may have a different adviser each time you obtain financial product advice from SFS.

If the adviser is able to provide you with general advice, they will tell you. The advice provided will be of a general nature only and will not take into account your personal situation. Because of this, you should consider whether the advice is appropriate to your objectives, financial situation and needs, before acting on it. We may not always provide written confirmation of general advice.

If the adviser provides you with personal advice they will tell you. They will ask you to provide information about your objectives, financial situation or needs. They will also provide you with a *Statement of Advice* disclosing our personal advice and the basis for that advice.

Who is responsible for the financial services provided?

SFS is licensed under the *Corporations Act 2001* to provide the services outlined in this *FSG*. SFS is responsible for any financial services provided to you, including the distribution of this *FSG*.

How will advice and other important documents be provided?

When advice is provided through the provision of a *Statement of Advice*, this will be provided to you electronically where possible, however a paper copy can be provided on request.

Likewise, other important documents including *FSGs* and *PDSs* may also be provided electronically unless a paper version has been requested.

What compensation arrangements do you have in place with regard to the financial services provided?

Professional indemnity insurance cover is in place to compensate persons for loss or damage suffered because of breaches of the relevant obligations under the financial services laws. This insurance covers claims in relation to the conduct of both past and present representatives. These arrangements comply with the requirements of Section 912B of the *Corporations Act 2001*.

Do you have relationships or associations with a financial product issuer?

Not Independent

SFS is wholly owned by the Australian Retirement Trust (ABN 60 905 115 063).

Your adviser may recommend the Fund's Superannuation products when they are appropriate. We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

We do not have relationships or associations with any product issuer which may influence our advice other than with Australian Retirement Trust Pty Ltd (ABN 88 010 720 840 AFSL 228 975), the issuer of the Fund Superannuation products which also owns ART Group Services Ltd (ABN 50 125 248 286, AFSL 334546), to procure certain services and provide investment services. And with Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667 AFSL 246604), the issuer of the Fund Clearing House product.

Precision is an administration company in the Australian Retirement Trust Group and wholly owned by the Fund.

What information do you maintain in my file and can I examine my file?

We maintain records of member interactions with the Fund.

If personal advice is given, these records will include your personal profile including details of your objectives, financial situation, needs and any recommendations made to you.

If we are required to verify your identity under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, we will retain copies of this information.

We have a privacy policy which seeks to protect the privacy and security of your personal information. A copy of our privacy policy is available on request.

If you wish to examine the records about you that we hold, please ask us. We will make arrangements for you to do so.

How can I give instructions about my financial products?

You may tell us how you would like to give us instructions – for example by telephone or other means such as email – and, if possible, we will comply with your request.

How will I pay for the services provided?

SFS may be remunerated directly through advice fees charged to members. Representatives of SFS who provide you with advice are employees of the Australian Retirement Trust group and are remunerated by way of a salary package. They are also eligible to receive an annual incentive payment for achievement of organisational, individual, and shared performance goals, modelling the Fund Attributes and must meet the necessary compliance requirements.

We will give you a *Statement of Advice* which will detail our fees.

How are any fees or other benefits calculated for providing the financial services?

The cost of providing certain personal advice is covered by the Fund's operating costs which are funded through member administration fees if the personal advice is:

- provided to a current Fund member and is about their Australian Retirement Trust account only, including Fund insurance, investment, contribution, and pension features;
- not about any financial product other than the Fund, and
- not of an ongoing nature.

If the personal advice provided is broader and you agree to proceed with the preparation of a *Statement of Advice*, we will tell you upfront the advice fee to be charged (in dollar terms). The *Statement of Advice* will also detail in writing the advice fee and any other benefits payable.

Your adviser will give you the *Statement of Advice* – and a financial advice fee invoice if applicable – before we proceed to act on your instructions, unless otherwise permitted by legislation.

SFS maintains, as required by law, a register of non-monetary benefits received which is available for inspection on request.

Will anyone be paid for referring me to you?

The Fund may pay a referral fee to third parties who refer business to the Fund. This is not an additional fee directly payable by you. Information about the referral fee will be disclosed at the relevant time, as required.

What should I do if I have a complaint?

SFS has an internal procedure to follow if you are unhappy with our advice or services. Contact us to discuss your complaint:

Customer Service Team:

Phone: 13 11 84

Mail: Australian Retirement Trust
Customer Relations
GPO Box 2924
Brisbane, Qld 4001

Email: art.com.au/contact-us

We will do everything within our power to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can also choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to the Fund.

AFCA's contact details are as follows:

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints
Authority Limited
GPO Box 3
Melbourne, VIC 3001

Website: afca.org.au

Email: info@afca.org.au

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.

If you lodge your complaint directly with AFCA before you have raised it with SFS, AFCA will generally forward your complaint to SFS to consider the matter within timeframes specified by AFCA.

If you are unhappy with the response from SFS, you can then refer your complaint to AFCA for their consideration.