

Financial Services Guide

Sunsuper Financial Services Pty Ltd ABN 50 087 154 818 Australian Financial Services
Licence No: 227867, 30 Little Cribb St, Milton QLD 4064

Date: 1 July 2021

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 is wholly owned by the Sunsuper Superannuation Fund (ABN 98 503 137 921).

Your adviser may recommend Sunsuper Group products, including Sunsuper Superannuation Fund 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.

Sunsuper Financial Services Pty Ltd is registered with the Tax Practitioners Board as a tax (financial) adviser which enables our representatives to include tax matters relevant to the financial product advice provided.

Neither Sunsuper Financial Services Pty Ltd 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, Sunsuper Financial Services Pty Ltd or its representatives are not licensed or authorised to make specific recommendations in regards to 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 Sunsuper Financial Services Pty Ltd provide personal advice to members, the advice will generally be restricted to personal advice to current Sunsuper members about products of the Sunsuper Superannuation Fund only. This may include personal advice with selecting investment options, insurance cover and/or contribution strategies or income account (pension) strategies. Representatives of Sunsuper Financial Services Pty Ltd will generally not provide personal advice with regard to non-Sunsuper superannuation products including consolidation advice.

<p><i>What information should I provide to receive personal advice?</i></p>	<p>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.</p> <p>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.</p>
<p><i>Who is my adviser?</i></p>	<p>Your adviser is a representative of Sunsuper Financial Services Pty Ltd 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.</p> <p>Your adviser may be authorised to provide:</p> <ul style="list-style-type: none"> ▪ general advice only, or; ▪ general advice and personal advice. <p>You may have a different adviser each time you obtain financial product advice from Sunsuper Financial Services Pty Ltd.</p> <p>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.</p> <p>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 <i>Statement of Advice</i> disclosing our personal advice and the basis for that advice.</p>
<p><i>Who is responsible for the financial services provided?</i></p>	<p>Sunsuper Financial Services Pty Ltd is licensed under the <i>Corporations Act 2001</i> to provide the services outlined in this <i>FSG</i>. Sunsuper Financial Services Pty Ltd is responsible for any financial services provided to you, including the distribution of this <i>FSG</i>.</p>
<p><i>How will advice and other important documents be provided?</i></p>	<p>When advice is provided through the provision of a <i>Statement of Advice</i>, this will be provided to you electronically where possible, however a paper copy can be provided on request.</p> <p>Likewise other important documents including <i>FSGs</i> and <i>PDSs</i> may also be</p>

provided electronically unless a paper version has been requested.

<p><i>What compensation arrangements do you have in place with regard to the financial services provided?</i></p>	<p>Sunsuper Financial Services Pty Ltd has professional indemnity insurance cover 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 of Sunsuper Financial Services Pty Ltd. These arrangements comply with the requirements of Section 912B of the <i>Corporations Act 2001</i>.</p>
<p><i>Do you have relationships or associations with a financial product issuer?</i></p>	<p><u><i>Not Independent</i></u></p> <p>Sunsuper Financial Services Pty Ltd is wholly owned by the Sunsuper Superannuation Fund (ABN 98 503 137 921).</p> <p>Your adviser may recommend Sunsuper Group products, including Sunsuper Superannuation Fund products when they are appropriate. We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.</p> <p>We do not have relationships or associations with any product issuer which may influence our advice other than with Sunsuper Pty Ltd (ABN 88 010 720 840 AFSL 228 975), the issuer of Sunsuper Superannuation Fund products and with Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667 AFSL 246604), the issuer of the <i>Sunsuper clearing house</i> product.</p> <p>Precision is an administration company in the Sunsuper Group and wholly owned by the Sunsuper Superannuation Fund.</p>
<p><i>What information do you maintain about me and can I examine those records?</i></p>	<p>We maintain records of member interactions with Sunsuper.</p> <p>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.</p> <p>If we are required to verify your identity under the <i>Anti-Money Laundering and Counter Terrorism Financing Act 2006</i>, we will retain copies of this information.</p> <p>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.</p> <p>If you wish to examine the records about you that we hold, please ask us. We will make arrangements for you to do so.</p>
<p><i>How can I give instructions about my financial products?</i></p>	<p>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.</p>
<p><i>How will I pay for the services provided?</i></p>	<p>Sunsuper Financial Services Pty Ltd may be remunerated directly through advice fees charged to members. Representatives of Sunsuper Financial Services Pty Ltd who provide you with advice are employees of the Sunsuper 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 Sunsuper Attributes and must meet the necessary compliance requirements.</p> <p>We will give you a <i>Statement of Advice</i> which will detail our fees.</p>
<p><i>How are any fees or other benefits calculated for providing the financial services?</i></p>	<p>The cost of providing certain personal advice is covered by Sunsuper's operating costs which are funded through member administration fees and no additional fees or costs are payable if the personal advice is:</p> <ul style="list-style-type: none"> • provided to a current Sunsuper member and is about their Sunsuper account only including Sunsuper insurance, investment, contribution and pension features; • not about any financial product other than Sunsuper, 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.

Sunsuper Financial Services Pty Ltd 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?

There are no payments made to any person or entity for referrals made to us.

What should I do if I have a complaint?

Sunsuper Financial Services Pty Ltd has an internal procedure to follow if you are unhappy with our advice or services. Contact us to discuss your complaint:

Customer Service Hotline: 13 11 84, or

Sunsuper Customer Relations Team

GPO Box 2924

Brisbane Qld 4001

[sunsuper.com.au/contact-us](https://www.sunsuper.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 Sunsuper.

AFCA's contact details are as follows:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne Vic 3001

Email: info@afca.org.au

Website: [afca.org.au](https://www.afca.org.au)

Telephone 1800 931 678

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 Sunsuper Financial Services Pty Ltd, AFCA will generally forward your complaint to Sunsuper Financial Services Pty Ltd to consider the matter within timeframes specified by AFCA.

If you are unhappy with the response from Sunsuper Financial Services Pty Ltd, you can then refer your complaint to AFCA for their consideration.

Both the Sunsuper Financial Services Pty Ltd internal complaint procedure and the AFCA service are provided at no additional cost to you.
