AustralianSuper

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 Pty Ltd** (**AustralianSuper, Trustee, us, our** or **we**) and our representatives. It contains important information about:

- the financial services we're authorised to provide
- how we (and our representatives) are remunerated
- our key relationships and associations
- how to give instructions and how complaints are handled.

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

If you haven't already received the relevant AustralianSuper Product Disclosure Statement (**PDS**), you can get a copy by calling **1300 300 273** or from **australiansuper.com/pds** Each PDS describes the key features, benefits, risks and costs of the relevant product.

The PDS will generally be provided to you before you become a member of the AustralianSuper superannuation fund (ABN 65 714 394 898) (**Fund**) or, if joining through an employer, soon after with your welcome letter.

What financial services are we authorised to provide?

AustralianSuper Pty Ltd (ABN 94 006 457 987, AFSL 233788) as trustee of the Fund is authorised to provide the following financial services (**Authorised Services**):

- a superannuation trustee service
- financial product advice about superannuation, basic deposit products and interests in managed investment schemes (excluding investor directed portfolio services)
- deal in superannuation products.

We only deal in financial products issued from the Fund. The Trustee acts for itself when providing the Authorised Services to you.

Who is responsible for the advice given to me?

General advice

The Trustee doesn't provide personal advice – the only financial product advice we provide is general advice. General advice may be given in writing (including by email, letter or on our website) or in person by one of our employees (including at one of our seminars or over the phone). If we, or our employees, provide you with general advice, it won't consider your objectives, financial situation or needs.

Before acting on any general advice, you should therefore consider whether it's appropriate for you and read the relevant PDS and Target Market Determination.

Personal advice

We have arrangements with the following providers to offer financial product advice to members, including personal advice which considers one or more of your personal circumstances:

- AustralianSuper Advice Pty Ltd ABN 59 610 708 435, AFSL 700293 (**AustralianSuper Advice**)
- MUFG Retire360 Pty Limited ABN 36 105 811 836, AFSL 258145 (**Retire360**)
- AustralianSuper employees authorised by Industry Fund Services Limited (ABN 54 007 016 195, AFSL 232514) (**IFS**)
- An adviser from a select group of external Australian Financial Services licensees.

These providers are responsible for any advice they provide and will give you a copy of their respective FSG where required.

How will I pay for the services?

The cost of the Trustee providing the Authorised Services is included in the fees charged for membership of the Fund.

Some simple personal advice given by AustralianSuper Advice and Retire360 about your Fund products is provided at no additional cost to you as a member. This is paid for by the administration fees charged by the Trustee and expense recoveries from the Fund.

Other personal advice will incur a fee, which will be disclosed to you by the relevant provider before any work is completed. Subject to meeting eligibility criteria, fees for advice about your Fund account may be deducted from your account with your consent.

See **australiansuper.com/advice** for more information about the advice services available to members.

How are AustralianSuper representatives paid?

AustralianSuper representatives are employees of the Trustee and are paid a salary. They don't receive additional benefits or bonuses for the services provided to you. For more information, please contact us on **1300 300 273** or visit **australiansuper.com**

Trustee Risk Reserve Fee

The Trustee has the right to deduct a fee from the net assets of the Fund (and not from member accounts) to create a Trustee Risk Reserve to maintain financial stability.

The Trustee Risk Reserve Fee is to be paid in periodic instalments that are determined by the Trustee from time to time.

The Trustee will disclose the details of the Reserve including balance to members on an annual basis by publishing this information in the Trustee Risk Reserve Report at **australiansuper.com/about-us/governance-and-reporting**

Are there any relationships that might influence how we provide the Authorised Services?

1. The Trustee is a shareholder or part-owner of Industry Super Holdings Pty Ltd (**ISH**) ABN 71 119 748 060.

   ISH has the following subsidiaries with which AustralianSuper transacts:

   - Industry Fund Services Limited ABN 54 007 016 195, who provides financial planning, arrears collection and other member services to the Fund
   - Industry Super Australia Pty Ltd ABN 72 158 563 270, who provides marketing services to the Fund
   - IFM Investors Pty Ltd ABN 67 107 247 727, who manages a selection of investments on behalf of the Fund.
2. The Trustee is a shareholder of Frontier Advisors Pty Ltd ABN 21 074 287 406, who provides investment consulting services to the Fund.
3. The Trustee owns AustralianSuper Advice, who has been engaged to provide members with advice about the financial products issued from the Fund, for which AustralianSuper Advice receives a fee.

We invest in these third parties for the benefit of the Fund and don't receive commissions from these organisations when members use any of their products or services.

These relationships don't influence how we provide the Authorised Services or the financial products we offer. All fees and transaction costs associated with these arrangements are on standard commercial terms, and the governance of these agreements is outlined in our internal policies.

How to make instructions

You can give us instructions through your account online or by using the contact details at the end of this FSG. You can also consent to your financial adviser instructing us on your behalf.

How to make a complaint

We're committed to handling any complaints promptly and fairly. If you're unhappy with our products or services, you can:

- call us on **1300 300 273** or +61 3 8617 9767 for overseas callers (8am to 8pm AEST/AEDT, weekdays)
- use our online form at **australiansuper.com/complaints**
- write to us at: The Complaints Officer, AustralianSuper, GPO Box 1901, Melbourne VIC 3001.

We aim to act on all complaints as promptly as possible and within the following response times:

- 30 calendar days: Financial advice & Privacy complaints
- 45 calendar days: Superannuation complaints (except death benefit objections)
- 90 calendar days: Objections to death benefit distributions.

If we can't meet that timeframe, we'll contact you beforehand to let you know why and regularly keep you informed of our progress.

What happens next?

If you're not satisfied with our response to your complaint, you may be eligible to take your complaint to an external complaints body.

We're a member of the Australian Financial Complaints Authority (**AFCA**), a free and independent dispute resolution scheme. AFCA can be contacted at:

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 can be contacted at:

Office of the Australian Information Commissioner

GPO Box 5288
Sydney NSW 2001
Web: www.oaic.gov.au
Telephone: 1300 363 992

Privacy

The protection of your personal information is important to us. Your personal information will be collected in accordance with our Privacy Policy **australiansuper.com/privacy**. If you receive services from Retire360 or IFS, their respective privacy policies will also apply.

Compensation arrangements

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

How do I find out more?

Call: **1300 300 273**
Message: **australiansuper.com/contact-us**
Mail: **GPO Box 1901, Melbourne VIC 3001**

An Industry SuperFund

Issued by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788 Trustee of AustralianSuper ABN 65 714 394 898.

1264.5 09/26 ISS11