



Financial services guide

Not independent

CareSuper Advice Pty Ltd is a wholly owned company of CareSuper (Secretariat Co) Pty Ltd, which is a related entity of CareSuper Pty Ltd, the trustee of CareSuper. The trustee is the issuer of CareSuper financial products. For these reasons, we don't refer to ourselves or our advice as 'independent', 'impartial', or 'unbiased'.

Why you're receiving this document

This *Financial services guide* (FSG) provides important information about the financial advice services we offer which will help you decide whether to use these services. This document contains information about:

- CareSuper Advice and our Representatives
- other documents you may receive
- the financial services available to you
- how CareSuper Advice and our Representatives are remunerated
- the interests, associations or relationships that may influence the advice we give you
- our compensation arrangements and how we deal with complaints

Provision of this FSG

We may provide this FSG to you electronically, including via:

- email
- secure member portals
- our website (via a downloadable PDF)

In line with ASIC guidance, we ensure that:

- You receive this FSG before or at the time we provide you with financial advice.
- You're able to access, download, and retain a copy for your records.
- If you prefer a printed copy, we will provide one upon request at no cost.

By engaging with our services, you acknowledge that you have received and are able to retain this FSG in your preferred format.

Other documents you may receive

When you're provided with financial advice services, you may also receive:

- a *Statement of advice* which contains information about the advice provided to you to help you decide whether to act on the advice
- a *Product disclosure statement* (PDS) which provides information to help you decide whether to purchase a financial product
- a *Target market determination* (TMD) which helps describe who the product is most suitable for, taking into consideration their objectives, financial situation and needs

CareSuper Advice may provide regulatory documents such as *Statements of advice*, *Product disclosure statements* and *Financial services guides* digitally. If you prefer not to receive them digitally, you can opt out any time by calling us on **1800 005 166** or by email to info@caresuper.com.au.

About CareSuper Advice

CareSuper Advice is a financial advice service available to CareSuper members through CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL No. 284443 which is licensed to provide financial advice services and deal in financial products. CareSuper Advice Pty Ltd ABN 78 102 167 877 is wholly owned by CareSuper (Secretariat Co) Pty Ltd. CareSuper (Secretariat Co) Pty Ltd is part of the CareSuper group, which includes CareSuper Pty Ltd ABN 14 008 650 628, AFSL No. 238718, the trustee of CareSuper ABN 74 559 365 913 (Fund).

What advice can I receive and do I need to pay for it?

1.

General information and education (general advice) - no additional cost

General financial product advice is of a general nature and doesn't consider your personal objectives, financial situation and needs. The cost of providing general advice is included in the administration fees charged for membership of CareSuper. You can find details about these fees in the CareSuper *Member PDS*.

If you need help with salary sacrifice, making an investment switch, or understanding your account and options, our Representatives are here to assist you in making informed decisions.

Topics include:

- super rules and general information
- how to set up and access your account in **Member Online** or the CareSuper app
- assistance with forms and balance queries
- differences between beneficiary nomination types
- understanding CareSuper's insurance offering
- understanding contribution, investment and retirement income options

2.

Personal advice on CareSuper products (intra-fund advice) - no additional cost

Personal advice on a limited range of matters relating to your CareSuper account (also called 'intra-fund advice') is available to members at no additional cost. The cost of this advice is included in the administration fees charged for membership of CareSuper. You can find details about these fees in the CareSuper *Member PDS*.

Personal advice may only be provided if the advice you require is non-ongoing and is limited to a single topic relating to your CareSuper account including:

- investment options (excluding multiple investment options)
- contribution options
- projections through to retirement
- transition to retirement planning
- super to retirement income options

What advice can I receive and do I need to pay for it?

3.

Comprehensive personal advice

If you need advice that's complex and/or involves products outside of CareSuper, we offer a fee for service arrangement through our CareSuper financial planners. These planners are licensed through Industry Fund Services. Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 has been engaged by the Trustee to provide financial planning services and personal financial advice to our members. Advice is provided by our financial planners who are authorised representatives of IFS, and fees may apply. IFS is responsible for any advice provided by its authorised representatives. Before any advice is given, a separate FSG will be issued by your financial adviser with details of all the required information relevant to IFS.

If you require more complex personal financial advice, our financial planners, during their initial appointment with you, may refer you to an external advice service provided by Nestworth Financial Strategists Pty Ltd ABN 71 672 637 946, an authorised representative of Personal Financial Services AFSL 234459. If you take up this referral, Nestworth Financial Strategists will issue you with a separate FSG. For tips on choosing an external adviser, you can visit MoneySmart's website at moneysmart.gov.au.

4.

Referral arrangements - estate planning

CareSuper has a referral arrangement with Estate First Lawyers, a specialist estate planning firm. Where appropriate, members may be referred to Estate First for professional assistance with estate planning matters, including Wills, powers of attorney, and testamentary trusts.

Estate First operates independently of CareSuper and is not affiliated with our financial advice services. Any services provided by Estate First are subject to their own terms and conditions, and members are encouraged to consider whether these services are suitable for their personal circumstances.

For more information, visit estatefirst.com.au.

About our representatives

Our Representatives are authorised by CareSuper Advice to provide general and intra-fund personal advice on:

- CareSuper products

How are our representatives paid?

Our Representatives are employees of CareSuper (Secretariat Co.) Pty Ltd ABN 29 104 826 413, a related body corporate of CareSuper Advice.

They're paid a salary and may receive a performance-related bonus which isn't related to the advice provided to you.

They don't receive any fees or commissions for the personal or general advice provided to you.

Do any relationships exist which might influence the services CareSuper Advice provides?

CareSuper Advice is a wholly owned company of CareSuper (Secretariat Co) Pty Ltd, a related entity of CareSuper Pty Ltd (Trustee), the trustee of CareSuper. The Trustee pays a fixed fee to CareSuper Advice for authorising certain employees of CareSuper (Secretariat Co.) Pty Ltd to provide financial advisory services.

CareSuper Advice is responsible for any advice we provide to you, including advice provided to you by our Representatives.

Our Representatives may be a member of CareSuper.

CareSuper has associations with recruitment platforms to help promote and grow our brand. We may pay a fee to these service providers for attracting new members.

The Trustee is a shareholder/investor in:

- Industry Superannuation Property Trust (ISPT), which manages part of CareSuper's unlisted property investments. ISPT does not influence the financial services or advice given by CareSuper.
- Industry Funds Management (IFM), which manages part of CareSuper's investments. IFM does not influence the financial services or advice given by CareSuper.

Other than the above, we don't have any other relationships or associations with product issuers that could influence us in providing financial services.

How do I access advice from CareSuper Advice?

If you would like advice from CareSuper Advice, call us on **1800 005 166** or by email to info@caresuper.com.au.

What personal information do you maintain for me?

We maintain a record of your personal details including, but not limited to, your name, contact details, account balance, investment options, insurance details, beneficiary details and any advice provided to you by us.

We're committed to providing you with the highest levels of customer service. This includes protecting your privacy.

Our *Privacy policy* tells you how we collect your information, what we use it for and who we share it with.

Our *Privacy policy* applies to the trustee and its wholly owned entity, CareSuper Pty Ltd. The *Privacy policy* is available at caresuper.com.au/privacy-policy or call us on **1800 005 166** and we'll send you a copy.

What compensation arrangements do we have in place?

CareSuper Advice is covered by a professional indemnity insurance policy that covers claims in respect of current and former representatives for services provided on behalf of CareSuper Advice Pty Ltd. We believe that this cover satisfies the requirements under s912B of the *Corporations Act 2001*.

What if I have a complaint?

We're committed to handling any complaints promptly, fairly and in the strictest confidence.

Providing quality service is important to us, which is why we have procedures in place to deal with complaints fairly, transparently and quickly.

If you have a complaint about the advice services provided by CareSuper Advice, as described in this FSG, you can contact the CareSuper Complaints Officer:

Email complaints@caresuper.com.au

Write to GPO Box 1547, Hobart TAS 7001

Call 1800 005 166

We'll make every effort to deal with your concerns as quickly as possible. We aim to resolve all complaints within 30 days of receipt.

If an issue hasn't been resolved to your satisfaction, or your complaint hasn't been resolved within the required time frame, you may be eligible to take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution service that's free to consumers.

Website afca.org.au

Write to GPO Box 3, Melbourne VIC 3001

Email info@afca.org.au

Call 1800 931 678 (free call)

How do I contact CareSuper Advice?

You can contact us in the following ways:

Write to GPO Box 1547, Hobart TAS 7001

Call 1800 005 166

Email info@caresuper.com.au

Website caresuper.com.au

For further details about CareSuper, a copy of the relevant PDS is available at caresuper.com.au/pds.

 All our forms and publications are available at caresuper.com.au/forms or call us, and we'll send you a copy.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas)
caresuper.com.au

 info@caresuper.com.au  GPO Box 1547 Hobart TAS 7001


CareSuper