

Aware Super Pty Ltd

Financial Services Guide

11 May 2023

Why have you been given this Financial Services Guide?

The purpose of this Financial Services Guide (FSG) is to provide you with information about:

- the financial services we provide
- the remuneration that may be paid to us for providing these services, and
- Aware Super's enquiry and complaints handling processes.

If you have not already received a copy of Aware Super's Product Disclosure Statement (PDS) for your category of membership, which sets out the benefits, features, risks and fees of the Fund, you can obtain one by visiting aware.com.au/pds or by calling **1300 650 873**.

The financial service, financial advice and superannuation products we provide

Aware Super Pty Ltd (ABN 11 118 202 672 and AFSL 293340), as the trustee of Aware Super (ABN 53 226 460 365) (the Fund) may provide you with a financial service. Aware Super owns Aware Super Services Pty Ltd (ABN 67 633 384 059), which employs Aware Super employees. In this Financial Services Guide (FSG), references to 'Employees' means the above employees who are not also authorised representatives. In this FSG, a reference to 'we', 'our' and 'us' means Aware Super. General advice about the Fund is provided through our Employees. We are licensed to provide general advice about superannuation, as well as deal in, superannuation products under our Australia Financial Services (AFS) licence issued by the Australian Securities and Investments Commission (ASIC). The only financial products we issue and deal in are the superannuation and retirement products offered by the Fund.

The type of financial advice we can give you

Employees, except authorised representatives, may provide only general financial product advice about Aware Super, and general information about the insurance, investments and benefit options available through Aware Super.

Your personal objectives, financial situation or needs are not taken into account when general advice is provided to you. Therefore, before you act on any advice provided to you, you should consider your personal circumstances, read the Fund's

PDS for your category of membership, and if appropriate, consult with a person licensed or authorised to provide personal financial advice.

How we can provide you with advice

We may give you general advice in writing, over the phone, on our website, via email or mail, at personal interviews, or at seminars.

We issue a separate PDS for each product in the Fund. Each PDS contains information about the product's features and benefits, and any associated risks, fees, terms and conditions that apply.

If you become an Aware Super member, we are obliged to provide you with a PDS, which you should read and understand before applying to join. If you join as an employer sponsored member, you will be able to access a PDS shortly after you become a member. You should also read the relevant Target Market Determination (TMD) available at aware.com.au/pds.

By reading the PDS, you will be able to make an informed decision about joining the Fund and the choices available to you. You may also need more information from one of our Employees or from your own financial adviser.

Members have access to personal financial product advice at a fee, which are provided by our financial planning business Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430). Aware Financial Services Australia Limited is wholly owned by Aware Super Pty Ltd as trustee of the Fund.

What are the costs?

We are a profit to member company. Aware Super does not charge fees for the provision of general financial product advice. The cost of providing general financial product advice is included in the administration fees charged to members' accounts. Details of all fees are contained in your PDS under Fees and costs, and there is additional information in the *Investment and Fees Handbook*. These documents are available by either calling us or going to our website.

Our Employees are salaried employees of Aware Super Services Pty Ltd or VicSuper. They do not receive fees, bonuses or commissions for providing general advice or recommending or referring you to the Fund or the Fund's financial planning business. Fees or commissions are not paid for any type of referral to the Fund.

About relationships and associations

We have no relationships or associations with other product issuers that could be expected to influence the advice, services or products provided by us. When members receive advice from our financial planning business, they receive it under the financial planning business' own AFS licence.

Your instructions and information

Generally, you can send your instructions by phone, in writing, via your secure login, or online via our website. The PDS will advise you of whether or not these instructions need to be in writing. Certain information will be collected from you when you join the Fund and when you send future instructions about your membership. The information collected and stored includes your personal details, contact details, contribution history and account balance. If required by law, we may disclose your information to a third party who is providing services to the Fund, including government agencies.

You can access and correct information we hold about you.

We are serious about protecting your privacy and the personal information you send to us. You may request a copy of our privacy policy by calling us on **1300 650 873**. Alternatively, the policy may be viewed at [aware.com.au/privacy](https://www.aware.com.au/privacy).

Professional indemnity insurance

We have professional indemnity (PI) insurance. PI insurance covers claims in relation to the conduct of the licensee, and the conduct of employees who work or have worked for the licensee, where the licensee is found to have a liability for financial loss suffered by a person to whom the licensee provides a financial service. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations legislation.

Complaints resolution

We can usually answer any questions you have about your account over the phone. If you're not satisfied with the response or need more help, please contact our Complaints Team:

Online: [aware.com.au/contact](https://www.aware.com.au/contact)
Email: Complaints_officer@aware.com.au
Phone: 1300 650 873
International: +61 3 9131 6373
In writing: Aware Super Complaints Officer
GPO Box 89, Melbourne VIC 3001

Once we receive your complaint, we will investigate and try to resolve your concerns as soon as possible, generally within 30 days.

If you're not satisfied with the outcome, you can contact the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent service to help resolve complaints and can be contacted as follows:

Online: [afca.org.au](https://www.afca.org.au)
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Contact us

Aware Super

Mail: GPO Box 89, Melbourne VIC 3001
Phone: 1300 650 873 8.30am to 6pm (AEST) Monday to Friday
Email: enquiries@aware.com.au
Web: [aware.com.au](https://www.aware.com.au)

Aware Super Pty Ltd

Level 28, 388 George St Sydney NSW 2000



Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy.

Insurance applications are subject to acceptance. Insurance cover is provided to Aware Super by TAL Life Limited (TAL ABN 70 050 109 450, AFSL 237848).

Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Financial planning services are provided by our financial planning business, Aware Financial Services Australia Limited ABN 86 003 742 756 AFSL No. 238430. Aware Financial Services Australia Limited (ABN 86 003 742 756, AFSL 238430) is wholly owned by Aware Super.