

This Financial Services Guide (FSG) is issued by Vision Super Pty Ltd (Vision Super) and includes important information about our services and the people who provide those services to you on our behalf. It is designed to help you decide whether to use any of the services offered. It also contains information about remuneration paid to Vision Super and our representatives and how to make an enquiry or complaint about any service provided to you.

Our Product Disclosure Statements (PDSs) set out the main services, features and benefits of investing with Vision Super. You should read the relevant PDS before making any decisions to acquire a particular Vision Super product. If you have not already received a copy of the Vision Super PDS that is most relevant to you, you can get a copy by calling us on the numbers below.

For more information on this FSG or our other publications, please call our Member Services team on:

 **Telephone 03 9911 3222 or 1300 300 820** for regional callers 8:30am to 5:00pm Monday – Friday, not including Victorian public holidays

Who is providing the financial services to you?

Vision Super (ABN 50 082 924 561) is the trustee of the Local Authorities Superannuation Fund (ABN 24 496 637 884). Vision Super holds an Australian Financial Services Licence (AFSL no: 225054) allowing us to provide general financial product advice (general advice) and personal financial product advice (personal advice) about superannuation and non-cash payment products.

Vision Super is responsible for any factual information or general advice given to you by our staff.

Vision Super employs financial planners who can provide personal advice to you which takes into account your objectives, financial situation and needs. These staff members are authorised to give personal advice under an arrangement Vision Super has with Industry Fund Services Ltd (IFS) (AFSL no: 232514). IFS (and not Vision Super) is responsible for any advice given to you under this arrangement.

What financial services are available to you?

Vision Super provides factual information and, under our licence, general advice about superannuation. General advice does not take into account your personal circumstances or needs. We may provide this advice to you directly including through electronic services.

Where you require personal advice, this advice is provided to you under the arrangement that Vision Super has with IFS. If IFS provides you with personal financial advice services, an IFS Authorised Representative will give you a copy of the IFS FSG at the time they provide this service. For more information about IFS and the personal advice services available through Vision Super you should (refer to www.ifs.net.au or ask us for a copy of an IFS FSG).

If you are dealing with a staff member who is unable to provide you with the type of advice that you require, they will refer to you to a representative who is authorised to give that type of advice.

How will you pay for the services we provide?

Factual information or general advice is provided to you at no extra charge as it is included in the fees we charge you as a member of Vision Super.

If IFS provides you with personal advice tailored to your circumstances and needs, IFS will provide you with a Statement of Advice (SoA). The SoA outlines IFS's advice, the basis on which the advice has been given and information about fees and any associations with product issuers or other parties that may have influenced the advice. The SoA will also detail any significant risks of financial products and strategies which IFS recommend to you. IFS does not charge you fees for financial advice services. However, if IFS provides you with a tailored personal advice service Vision Super will charge you a fee based on the scope and complexity of the service. All financial advice service fees will be discussed with you prior the provision of any service which is subject to a fee.

Most IFS Authorised Representatives can provide general and personal advice on, and deal in the following classes of financial products:

- ▶ Deposit and payment products
- ▶ Government debentures and bonds
- ▶ Life insurance products
- ▶ Managed investment schemes
- ▶ Securities
- ▶ Superannuation (excluding SMSFs).

What commissions/bonuses do our staff receive?

Our staff (including our financial planners) do not receive any commissions, bonuses or other benefits for the information or advice provided to you. We pay our staff salaries (including superannuation) and this is paid out of the fees we charge for Vision Super membership and personal advice.

Professional Indemnity Insurance

Vision Super has professional indemnity insurance which complies with section 912B of the Corporations Act 2001. This insurance provides cover for work performed by Vision Super's current and former employees who provide or have provided advice under Vision Super's licence. As outlined in the IFS FSG, IFS also maintains professional indemnity insurance for its Authorised Representatives.

Do any relationships or associations exist which might influence Vision Super in providing you with financial services?

Vision Super does not have any associations or relationships with any product providers or institutions that could reasonably be expected to influence the provision of our financial services to you. The underlying investments of the Local Authorities Superannuation Fund include a shareholding in Industry Super Holdings Pty Ltd (ISH). Vision Super transacts with the following ISH subsidiaries:

- ▶ IFS which authorises certain Vision Super employees to act as authorised representatives of IFS
- ▶ IFS Insurance Solutions Pty Ltd which provides insurance broking services to Vision Super
- ▶ Industry Funds Management Pty Ltd which manages investments on behalf of the Vision Super group
- ▶ Members Equity Bank Pty Ltd which is the manager of the Super Members Home Loan program and Super Loans Trust.

If we use any of the above organisations to provide services, this is done on a commercial basis and we do not expect that any of these relationships or associations will influence the financial services provided to you.

Privacy

The security of your personal information is important to Vision Super. Your information will be collected and handled in accordance with our privacy policy, which complies with the requirements of Australian privacy legislation. For more information, please refer to our website at www.visionsuper.com.au/privacy

If you have a complaint

Vision Super is committed to handling any complaints promptly and fairly. Any complaints will be managed in strictest confidence. If you have a complaint about the advice provided under the Vision Super licence, you can:

1. Raise the issue with us by contacting us
2. If you are unable to resolve your concerns, write to:

The Resolutions Officer
Vision Super
PO Box 18041
Collins Street East
Melbourne VIC 8003
E: resolutions@visionsuper.com.au

The Resolutions Officer will make sure that Vision Super investigates your complaint as appropriate and we will provide you with a written response. If your complaint cannot be settled to your satisfaction or you do not receive a response from us within 90 days, you may be able to take the matter to the Superannuation Complaints Tribunal (SCT). The SCT is an independent complaints resolution body. You can contact the SCT at:

Superannuation Complaints Tribunal
Locked Mail Bag 3060
GPO Melbourne VIC 3001
T: 1300 884 114 or visit www.sct.gov.au

If the SCT is unable to deal with your complaint or we have not resolved your complaint within 45 days, you may be able to take your complaint to:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne Vic 3001

T: 1800 367 287 or visit www.fos.org.au

Both the SCT and FOS are free services. The Australian Securities and Investments Commissions (ASIC) has an information line on 1300 300 630 that you can access to make a complaint and obtain information about your rights.

If you have a complaint about the advice provided under the IFS licence, please refer to the IFS FSG for details on how to resolve that complaint.



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