

# Financial Services Guide

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## About this guide

This Financial Services Guide (FSG) provides important information about the services provided by Brighter Super Trustee (ABN 94 085 088 484) (AFSL 230511) ("Trustee") as trustee for Brighter Super (ABN 23 053 121 564) (RSE R1000160) ("Fund"). Brighter Super may refer to the Trustee or the Fund as the context may be. Brighter Super products are issued by the Trustee on behalf of the Fund.

It is designed to assist you in deciding whether to use our financial services and explains who we are, the services we offer, how our representatives are paid, our relationships with third parties, and who to contact if you have a complaint.

If you need more information or clarification of any matter raised in this document, please contact us.

## What financial services are available

### General advice

Brighter Super is authorised under its Australian Financial Services License (AFSL) to provide general financial product advice and deal in superannuation products.

This type of advice is general in nature and does not take into account your personal financial circumstances or needs.

This advice can be provided in a variety of ways including through our contact centre, workplace seminars, and meetings with members and employers.

Brighter Super is responsible for any factual information or general advice provided to you by authorised Brighter Super employees and the advice is limited to Brighter Super products only.

### Personal advice

Brighter Super's financial advisers are employees of Brighter Super. They provide advice as Authorised Representatives of Industry Super Fund Services Limited (IFS) (ABN 54 007 016 195, AFSL 232514). Your financial adviser will provide you with a copy of IFS's FSG when providing you with advice.

Brighter Super also has arrangements in place with other external advice providers to provide personal advice services to its members. If you receive an advice service through an external advice provider, they are responsible for that advice and will provide you with a copy of their respective FSG.

### Lack of Independence

Brighter Super Trustee is the issuer of Brighter Super financial products and therefore we are unable to refer to any advice provided to you in relation to Brighter Super products as 'independent', 'impartial', or 'unbiased' (restricted terms under law).

## Other documents

If you are considering investing in a Brighter Super product, you should read the relevant Target Market Determination and Product Disclosure Statement (PDS). The PDS will contain features, fees and costs, benefits, and risks of the financial product which you should consider before making a decision whether to acquire that product.

## Providing instructions to Brighter Super

You can contact us and provide your instructions either by mail, telephone or via our website. In some circumstances you will need to complete a form or your instructions must be in writing. For terms and conditions in relation to Brighter Super products please read the PDS available at [brightersuper.com.au/PDS](https://brightersuper.com.au/PDS) or call us on **1800 444 396**.

## How and what you pay

General financial product advice that is provided by Brighter Super and intra-fund personal advice are provided to you at no additional cost as they are included in the administration fees charged to Brighter Super members.

If you require more complex personal advice, fees will apply. The fee generally varies depending on the type and complexity of the personal advice you require. The provider of the advice will confirm this with you prior to the provision of any service.

## Remuneration and commissions

Brighter Super's staff are paid a salary and may be paid a performance-based incentive. However, they don't receive commissions, fees or bonuses for the recommendations or advice they give you.

## Associations and relationships

Brighter Super does not have any association or relationships with any other product issuers that could reasonably be expected to influence the provision of financial services.

## Privacy

Brighter Super respects the privacy of your personal information. You can find out how we use and protect your personal details by getting a copy of our *Privacy policy* from our website at **brightersuper.com.au**, or call us on **1800 444 396** and we will send you a paper copy.

## Compensation arrangements

The Trustee has Professional Indemnity Insurance in place, and believes this will cover claims in relation to the conduct by Brighter Super Group employees during the time they are employed by Brighter Super Group. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.

## If you have a complaint

### Dispute Resolution

We hope you are happy with Brighter Super and the service we provide. If you are unhappy we have a complaints handling process. Contact details for our Complaints Officer are:

**Email** complaints@brightersuper.com.au  
**Phone** 1800 444 396  
**Post** Complaints Officer  
Brighter Super  
GPO Box 264 Brisbane Qld 4001

If you believe our internal complaints process has not satisfactorily resolved your complaint, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with fund trustees.

To find out whether AFCA is able to handle a complaint you can contact them on the details below.

**Post** Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001  
**Website** www.afca.org.au  
**Email** info@afca.org.au  
**Phone** 1800 931 678

You can find out more on our procedures by downloading a copy of our *Enquiries, concerns and complaints info sheet* from our website or call us and we can post a free copy to you.

## How to contact us

Brighter Super  
GPO Box 264  
Brisbane QLD 4001

Level 20, 333 Ann Street  
Brisbane QLD 4000

**Website** brightersuper.com.au  
**Email** info@brightersuper.com.au  
**Phone** 1800 444 396

## We are here to help

If you have any questions please email us at info@brightersuper.com.au or call us on 1800 444 396, weekdays 8.00am to 5.30pm AEST.



**SUPERANNUATION**

**INVESTMENT**

**ADVICE**

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