



**VicSuper**  
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## Financial Services Guide for employers

General Advice

July 2016

VicSuper Pty Ltd ABN 69 087 619 412 is the Trustee of VicSuper Fund ABN 85 977 964 496. The Trustee holds an Australian Financial Services Licence (AFSL 237333) and a RSE Licence.

Call VicSuper on **1300 366 216**

Bendigo Advice Centre  
Blackburn Advice Centre  
Geelong Advice Centre  
Melbourne Advice Centre  
Traralgon Advice Centre

[vicsuper.com.au](http://vicsuper.com.au)

# Financial Services Guide

**VicSuper Pty Ltd (VicSuper) is the Trustee of VicSuper Fund. VicSuper Fund was established in 1994 and is a public offer fund.**

**VicSuper is required to provide you with this *Financial Services Guide*. It is designed to help you understand the important features of the general financial advisory services provided by VicSuper, and to assist you in deciding whether to use any of these services. General advice does not take into account your individual objectives, financial circumstances or needs. This guide will help you understand how our general superannuation advisory service works and what you can expect when you use this service. It also contains information about the remuneration that may be paid to representatives authorised to provide these services under VicSuper’s Australian Financial Services Licence (AFSL), as well as details about how you can make a complaint and the services provided to you.**

You may also receive a *VicSuper FutureSaver Product Disclosure Statement (PDS)*. This document will help you understand the features, costs, benefits and risks of contributing on your employees’ behalf to VicSuper FutureSaver.

Key information about the general financial advisory services provided by VicSuper is set out in this *Financial Services Guide* in question and answer format. Please contact VicSuper if you require more information or clarification.

Where personal advice is provided to you by VicSuper, you will be provided with a separate personal advice Financial Services Guide, which is designed to help you understand how our personal superannuation advisory service works, any fees that may be charged for the advice provided and what you can expect when using the service.

Where you receive personal advice from us, you will also be provided with a Statement of Advice, which is a document that outlines the personal advice that is being given to you.

Your questions	Our answers
Who is my VicSuper representative?	You may have received, or will in future receive, general advice from a VicSuper representative. VicSuper representatives are employees of VicSuper.
Who will be responsible for the advice given to me?	Your VicSuper representative will be acting on behalf of VicSuper. VicSuper is therefore responsible to you for any general advice your VicSuper representative provides. Under its AFSL, VicSuper is authorised to provide financial product advice on superannuation products.

# Financial Services Guide

Your questions	Our answers
Does VicSuper have any relationships or associations that may affect the advice given to me?	<p>VicSuper is not a member of any financial group nor does it have any ownership links or affiliations that would affect the advice provided by its representatives.</p> <p>If you are given advice by a VicSuper representative in relation to VicSuper Fund, you should be aware that VicSuper is both the adviser and the Trustee of the Fund. However VicSuper is required by law to act in your interests both as adviser and Trustee.</p> <p>Also, VicSuper's fees are used in the general running of VicSuper Fund. They are not used to distribute profits to VicSuper or any third party.</p>
What advisory services are available to me?	<p>At present VicSuper representatives are limited to providing general financial product advice on VicSuper products, the Emergency Services &amp; State Super (ESSSuper) - Revised, New, SERB and Transport Schemes and general superannuation matters.</p> <p>This includes general information about:</p> <ul style="list-style-type: none"><li>• all VicSuper products and how they operate</li><li>• VicSuper Fund's investment strategies, objectives and risks</li><li>• how to join VicSuper Fund as a participating employer</li><li>• meeting your employer superannuation obligations</li><li>• the insurance options available through VicSuper Fund</li><li>• the options available to ESSSuper - Revised, New, SERB and Transport Scheme members</li><li>• general superannuation matters.</li></ul>
How will I pay for the service?	<p>VicSuper does not charge any fees or pay any commissions for its general advisory service. VicSuper receives a combination of percentage based and fixed dollar fees in respect of the superannuation accounts that it administers. These fees cover the costs associated with the general advice service.</p>
What remuneration or commissions will my VicSuper representative be paid for providing this advice to me?	<p>VicSuper representatives are paid salaries by VicSuper and do not receive any conflicted remuneration including commissions. No other person or entity is paid conflicted remuneration to recommend VicSuper products.</p>

# Financial Services Guide

Your questions	Our answers
Will you give me advice which is suitable to my investment needs and financial circumstances?	<p>General advice you receive from VicSuper will not take into account your objectives, financial situation or needs. As general advice will not be specific to your circumstances, you will need to consider if the general advice provided is suitable for your objectives, circumstances and needs before taking any action.</p> <p>If you require advice which is tailored to your specific circumstances, please contact VicSuper to discuss our personal superannuation advice service.</p> <p>If you require personal advice that is beyond the scope of advice allowed under VicSuper's AFSL, from August 2016 a financial planner may be able to provide this advice to you on behalf of (or as a representative of) a different AFSL holder under a different licence. If they provide personal financial advice to you under a different licence, you should receive a separate FSG. VicSuper will not assume any responsibility or liability for this advice.</p>
What should I know about any risks of the investments or investment strategies you recommend to me?	<p>VicSuper representatives can provide you with general advice about the risk profile and strategies of VicSuper Fund's investment options. This advice will not be tailored to your circumstances.</p> <p>The <i>VicSuper FutureSaver PDS</i> also provides general information about VicSuper Fund's investment options.</p>
Does VicSuper have professional indemnity insurance in place?	<p>VicSuper has professional indemnity insurance in place that covers claims in respect of current and former representatives and employees for services provided on behalf of VicSuper.</p> <p>This insurance satisfies the requirement for compensation under the <i>Corporations Act 2001</i>.</p>
Who can I complain to if I have a complaint about the advisory service?	<p>If you have any complaints about the service provided to you, you should take the following steps.</p> <ol style="list-style-type: none"> <li>1. Contact your VicSuper representative and tell them about your complaint or call or write to VicSuper's Complaints Coordinator at GPO Box 89, Melbourne VIC 3001, telephone on 1300 366 216. We will try and resolve your complaint quickly and fairly and the matter may be reviewed by the Trustee.</li> <li>2. If you still do not get a satisfactory outcome, you may have the right to complain to the: Financial Ombudsman Service Telephone 1300 780 808 Address GPO Box 3 Melbourne VIC 3001</li> </ol>

For more information, contact VicSuper's Member Centre on 1300 366 216 between 8.30am and 5pm, Monday to Friday.



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