

Financial Services Guide

Date issued: 13 December 2023



right by your side

About this guide

This Financial Services Guide (FSG) provides important information about the services provided by Brighter Super.

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.

Brighter Super Group

LGIAsuper Trustee (ABN 94 085 088 484) (AFSL 230511) (the Trustee) as trustee for LGIAsuper (ABN 23 053 121 564) (RSE R1000160) (the Fund) trading as Brighter Super. In this document, references to Brighter Super are references to LGIAsuper Trustee.

ESI Financial Services Pty Ltd (ESI Financial Services, ABN 93 101 428 782) (AFSL 224952) is a wholly owned entity of LGIAsuper.

In this FSG, Brighter Super Group refers to LGIAsuper Trustee and ESI Financial Services collectively.

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 Group employees and the advice is limited to Brighter Super products only.

Personal advice

Lack of Independence

Brighter Super's financial advisers are Authorised Representatives of Industry Fund Services Limited, however, they are employees of Brighter Super. Due to this, Brighter Super financial advisers 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).

Personal advice is where one or more of your personal objectives, financial situation and needs are considered when providing the advice.

If you choose to receive personal financial advice, you will be provided with an advice document. This may be a Statement of Advice (SoA) or Statement of Further Advice (SoFA).

The SoA or SoFA outlines the advice provided to you, the basis on which the advice has been given and information about fees and any associations which may influence the advice.

Other documents

If you are considering investing in a Brighter Super product, you should read the relevant 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 or call us on **1800 444 396**.

How and what you pay

General financial product advice and single issue personal advice is provided to you at no extra charge as it is included in the administration fees charged to Brighter Super members.

If you require more complex personal advice, fees will apply. The fee will vary depending on the type and complexity of the personal advice you require and will be confirmed with you prior to the provision of any service.

Remuneration and commissions

Brighter Super's staff are paid a salary and don't receive commissions, fees or bonuses for the recommendations or advice they give you. However, your adviser may be paid a bonus incentive which is based on a number of performance-based measures.

Associations and relationships

ESI Financial Services has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of financial advice to members of Brighter Super. Brighter Super's financial advisers are employees of Brighter Super and work for ESI Financial Services but are Authorised Representatives of Industry Fund Services Limited.

Additionally, Brighter Super has also engaged Link Advice Pty Limited ABN 36 105 811 836, AFSL 258145 to provide Brighter Super members with access to limited personal advice over the phone with respect to Brighter Super products.

Link Advice is responsible for any advice given to you by its employees or Authorised Representatives.

Brighter Super does not have any association or relationships with any other product issuers that may influence the provision of financial services.

If you have a complaint

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.

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.

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.



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