

**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 we offer. 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. Vision Super's members and participating employers will have been provided with a PDS applicable to the Vision Super product they participate in, prior to or after joining. You may be provided with a PDS in other circumstances including on transferring your membership to Vision Super (with or without your consent) and when obtaining personal financial advice. You should read the relevant PDS before making any decisions to acquire a particular product from Vision Super. If you have not already received a copy of the PDS issued by Vision Super that is most relevant to you, you can get a copy on our website or 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 (AFS Licence no: 225054) allowing our staff to provide the financial services available to you under this FSG.

Vision Super is only responsible for general advice about superannuation given by our staff (other than staff employed as financial planners) to members, prospective members, and employers.

Vision Super also provides you with access to financial planners who can provide personal financial product advice about superannuation and some other financial products, which takes into account your objectives, financial situation and needs (personal advice). The financial planners may also provide general advice. These financial planners are employed by Vision Super however they provide these financial services as representatives of Industry Fund Services Ltd (IFS) (AFSL no: 232514). IFS (and not Vision Super) is responsible for any advice given to you by Vision Super staff on behalf of IFS (IFS Representatives).

## What financial services are available to you?

Vision Super can provide you general advice about superannuation, including the superannuation products available from the Local Authorities Superannuation Fund. Vision Super can also provide general advice to employers about non-cash payment products (e.g. clearing house facilities). 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 financial advice services, an IFS Authorised Representative will give you a copy of the relevant IFS FSG at the time they provide this service.

If you are dealing with a Vision Super staff member who is unable to provide you with the type of advice that you require, they will refer you to an IFS representative who is authorised to give that type of advice (where possible).

## How will you pay for the services we provide?

General advice is provided to you at no extra charge as it is included in the fees (if any) to membership of the Local Authorities Superannuation Fund.

If IFS provides you with personal advice tailored to your circumstances and needs, IFS will provide you with a Statement of Advice (SoA) and you may be charged a fee. A fee based on the scope and complexity of the service may apply. All financial advice service fees will be discussed with you prior to the provision of any service which is subject to a fee.

## What remuneration do we or our staff receive?

As trustee of the Local Authorities Superannuation Fund, we promote the Fund and its products, features or benefits which may increase the number of members and/or the Fund's asset size. We receive remuneration or reimbursements from Fund assets (which may be based on a percentage of those assets) in relation to our role as trustee, however we do not consider this benefit is received in respect of, or is attributable to, our provision of general advice services. Our staff do not receive any commissions, bonuses or other benefits for the general advice we provide to you. Our staff receive a salary (including superannuation) only.

## Compensation Arrangements

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 AFS licence.

## Do any relationships or associations exist which might influence Vision Super in providing you with general advice.

Vision Super is the issuer of superannuation products from the Local Authorities Superannuation Fund and, consequently, any general advice usually relates to, or includes advice about, Vision Super's products. Vision Super does not have any associations or relationships with any other product providers or institutions that could reasonably be expected to influence the provision of our general advice to you. The underlying investments of the Local Authorities Superannuation Fund include a shareholding in Industry Super Holdings Pty Ltd (ISH).

If we use services provided by ISH 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 general advice services we provide 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](http://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 general advice provided by or on behalf of Vision Super, you can:

1. Raise the issue with us by contacting us on **1300 300 820** or via email at: **resolutions@visionsuper.com.au**
2. or by writing to:  
**The Resolutions Officer**  
**Vision Super**  
**PO Box 18041**  
**Collins Street**  
**East Melbourne VIC 8003**

The Resolutions Officer will make sure that Vision Super investigates your complaint as appropriate and provides you with a written response.

However, if the matter is not resolved to your satisfaction or you do not receive a response from us within 45 days, you may take the matter to the Australian Financial Complaints Authority (AFCA). AFCA is a fair and independent dispute resolution body established by the Government to help resolve financial complaints.

AFCA provides a free service.

You can:

1. phone the AFCA on **1800 931 678**
2. email using: **info@afca.org.au**
3. or write to:  
**Australian Financial Complaints Authority**  
**GPO Box 3**  
**Melbourne VIC 3001**

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 services provided by or on behalf of IFS, please refer to the relevant IFS FSG for information about IFS's complaints handling process.