

Financial Services Guide

Australian Retirement Trust Pty Ltd ABN 88 010 720 840,
Australian Financial Services Licence No: 228975



13 11 84 | art.com.au

Issued | 12 August 2024

What is a Financial Services Guide?

The *Financial Services Guide* (FSG) is an important document we are required by law to give you before we can provide you with any financial service/s. The FSG provides you with information about Australian Retirement Trust Pty Ltd ('Australian Retirement Trust', 'the Fund', 'Trustee', 'we', 'us' or 'our') and is designed to help you decide whether to use the financial services we provide.

This FSG also provides important information about:

- the services we offer,
- assisting you in deciding whether to use any of those services,
- how we and our associates are paid,
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you access them.

What kinds of financial services are you authorised to provide and what kinds of financial products do those services relate to?

We are licensed to deal in the following financial services and provide financial product advice in:

Superannuation

If we provide you with general advice, the advice provided will be of a general nature only prepared without taking into account your objectives, financial situation or needs. Because of this, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs before acting on it.

Where financial product advice is provided, the Trustee only provides general advice. It does not provide personal financial product advice.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular product, you should obtain a *Product Disclosure Statement (PDS)* relating to the product and consider the PDS before making any decision about whether to acquire the product.

We provide these financial services in relation to the Australian Retirement Trust (ABN 60 905 115 063). From time to time, we may approve financial services in relation to other superannuation products on a one-off basis.

Who is responsible for the financial services provided?

The Trustee is responsible for any financial services provided to you, including the distribution of this FSG.

What compensation arrangements do you have in place with regard to the financial services provided?

We have professional indemnity insurance in place that covers the financial services we offer. This also includes any claims involving the conduct of both past and present representatives. These arrangements comply with the requirements of Section 912B of the *Corporations Act 2001*.

Do you have relationships or associations with a financial product issuer?

Not Independent

We do not have relationships or associations with any product issuer which may influence our advice other than with Australian Retirement Trust Pty Ltd (ABN 88 010 720 840 AFSL 228 975), the issuer of the Fund's Superannuation products which also owns ART Group Services Ltd (ABN 50 125 248 286, AFSL 334546), to procure certain services and provide investment services.

We may refer you to Sunsuper Financial Services Pty Ltd (SFS) (ABN 50 087 154 818, AFSL No. 227867) or QInvest Limited (ABN 35 063 511 580, AFSL No. 238274) which are wholly owned by the Fund or to external providers, with your permission, for the provision of personal and general financial advice services. We are therefore unable to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Precision Administration Services Pty Ltd (Precision) (ABN 47 098 977 667 AFSL 246 604) is an administration company in the Australian Retirement Trust Group and wholly owned by the Fund and also the issuer of the Fund Group clearing house products.

How will I pay for the services provided?

The Fund receives fees for managing the Fund which are deducted from members' account balances. All fees and costs are set out clearly in the PDS.

What other remuneration does the Fund receive?

The Trustee may charge a fee for service to be funded from general reserves and not individual members' accounts to create and maintain a trustee capital reserve to ensure its ongoing financial stability, in case a penalty is imposed upon it, in response to recent legislative changes. The Trustee, in accordance with its trustee duties, will regularly assess (at least annually) the target trustee capital reserve amount.

How are the Fund representatives paid for providing the financial services?

Currently the Fund has not appointed any person or entity to act as a representative who is authorised to provide financial product advice.

All personal and general financial product advice provided by employees in the Australian Retirement Trust group is given as representatives of Sunsuper Financial Services Pty Ltd (SFS) or QInvest Limited (QIL). The FSG for SFS is available at art.com.au/fsg or by contacting **13 11 84**. The FSG for QIL is available at qsuper.qld.gov.au/about/disclosure or by contacting **1300 360 750**.

Does your advice include taxation matters?

The Fund only provides general advice in relation to superannuation and the taxation matters related to that advice.

Will anyone be paid for referring me to you?

The Trustee may pay a referral fee to third parties who refer business to the Fund. This is not an additional fee directly payable by you. Information about the referral fee will be disclosed at the relevant time, as required.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal details including your account balance, the investment options in which you have invested and the transactions relating to your account.

We have a privacy policy which seeks to protect the privacy and security of your personal information. A copy of our privacy policy is available on request or at art.com.au/privacy

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

How can I give instructions about my financial products?

Initial instructions are generally provided by completing the *Membership application* form attached to, or accompanying, the *PDS*. Further instructions can generally be made by phone, in writing or over the internet, depending on the nature of the instructions. Please read the *PDS* for further information on the options available.

What should I do if I have a complaint?

If you are unhappy with our service or super fund, we offer a complaint resolution process. Contact us to discuss your complaint:

Customer Service Team:

Phone: 13 11 84

Mail: Australian Retirement Trust
Customer Relations
GPO Box 2924
Brisbane, Qld 4001

Email: art.com.au/contact-us

We will do everything we can to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA). This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can also choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to the Fund.

AFCA's contact details are as follows:

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints
Authority Limited
GPO Box 3
Melbourne, VIC 3001

Website: afca.org.au

Email: info@afca.org.au

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.