

TelstraSuper Financial Services Guide

24 July 2024

About this Financial Services Guide

This Financial Services Guide (**FSG**) is an important document that provides information to help you decide whether to use the services of Telstra Super Pty Ltd (ABN 86 007 422 522), Australian Financial Services License No. 236709. In this FSG, Telstra Super Pty Ltd is referred to as "we", "our" or "us".

The FSG contains information about:

- who is responsible for the financial services we provide
- our advice services
- documents you may receive
- associations and relationships that may influence our advice
- how our representatives are remunerated
- how we handle complaints about our financial services
- our compensation arrangements
- how your personal information is handled.

We recommend you read this FSG carefully, contact us if you have any questions and retain a copy for your records.

Who is responsible for the financial services we provide?

The financial services described in this Financial Services Guide are provided by Telstra Super Pty Ltd (ABN 86 007 422 522) (TSPL), the trustee of the Telstra Superannuation Scheme ABN 85 502 108 833 (TelstraSuper). TSPL holds an Australian Financial Services (AFS) licence and is authorised to provide general advice and deal in superannuation products, and to provide a superannuation trustee service to retail clients.

TSPL is responsible for the authorised financial services and acts on its own behalf when providing these financial services to TelstraSuper members under its AFS licence. All advice is provided by representatives who are employees of TSPL. When providing financial services, the representatives act on behalf of TSPL.

Our advice services

We provide general advice to TelstraSuper members about their TelstraSuper account including making contributions, investment options (excluding the Direct Access option) and insurance cover as well as superannuation generally. General advice is provided to TelstraSuper members at no additional cost as part of their membership.

General advice may be provided to TelstraSuper members over the telephone, by attending seminars, presentations or by visiting our mobile worksite at your place of employment.

General advice does not consider your objectives, financial situation or needs and is not tailored to your individual circumstances. If you wish to obtain personal advice that is tailored to your individual circumstances, you will be referred to Telstra Super Financial Planning Pty Ltd.

Documents you may receive

Where we provide general advice about a TelstraSuper product, we may provide you with an up to date product disclosure statement which contains important information about the significant features, risks and benefits of the product to assist you to make an informed decision.

Do any relationships exist which might influence the services that TSPL provides?

Telstra Super Financial Planning Pty Ltd (TSFP) is wholly owned by TSPL in its capacity as trustee of the Telstra Superannuation Scheme ABN 85 502 108 833 (TelstraSuper). TSFP has been engaged by TSPL to provide general advice and simple personal advice to TelstraSuper members over the phone regarding their TelstraSuper accounts, at no additional cost as part of their membership. This includes advice about contributions, investment options and insurance cover within your TelstraSuper account. For this engagement, TSFP receives an annual service fee that is paid by TSPL out of the administration fees charged to all TelstraSuper members.

As the administration fees charged to TelstraSuper members include an amount calculated as a percentage of their account balance, when a TelstraSuper member's account balance grows, the dollar amount of administration fees payable to TSPL will also increase. In this way, the general advice and simple personal advice TelstraSuper members receive from TSFP may result in additional administration fees being received by TSPL. TSFP may also receive remuneration from you if you obtain comprehensive personal advice tailored to your individual circumstances.

TSPL does not receive or pay any commissions or other benefits for the financial services it provides.

TelstraSuper has an association with a nominated recruitment platform that assists in promoting and growing our membership. A fee may be payable to the platform provider or its associates in attracting new members. The recruitment fee is typically a fixed fee. Any recruitment fee is not an additional fee paid by you.

How our representatives are remunerated

Our representatives are paid a fixed salary by TSPL.

How to make a complaint

If you are dissatisfied about our products, services or staff please call **1300 033 166**. If the issue cannot be resolved during the call it will be referred to the Complaints Officer. Alternatively, you can make a written complaint to:

Complaints Officer
Telstra Super Pty Ltd
PO Box 14309
Melbourne VIC 8001

Email: complaints@telstrasuper.com.au

Depending on the nature of your complaint, if your complaint is not resolved within 45 days or you are not satisfied with our handling of your complaint or the decision we make in relation to your complaint you may refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides an independent complaint resolution service for consumers in the financial system. Consumers can access AFCA free of charge.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au

Our compensation arrangements

TSPL has professional indemnity insurance in place that covers claims in respect of the financial services provided by current and former representatives on behalf of TSPL. TSPL believes that this insurance satisfies the compensation arrangements required under section 912B of the Corporations Act, 2001 (Cth).

How your personal information is handled

TSPL complies with the Privacy Act 1988 (Cth) and the Australian Privacy Principles and is committed to protecting the privacy of your personal information. For further information about how TSPL handles your personal information please refer to the TSPL Privacy Policy and Privacy Collection Statement available from telstrasuper.com.au

Contact Details

Telstra Super Pty Ltd
ABN 86 007 422 522
AFSL Licence No. 236709

Level 10, 130 Lonsdale Street
Melbourne VIC 3000

Telephone: **1300 033 166**
Website: telstrasuper.com.au

This FSG is issued by Telstra Super Pty Ltd and is dated 24 July 2024.