



# Financial Services Guide

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# 01 Financial Services Guide

SuperRatings PTY LTD ABN 95 100 192 283 AFSL 311880 ("SUPERRATINGS")

This Financial Services Guide (FSG) has been prepared and issued by SuperRatings Pty Ltd (SuperRatings) ABN 95 100 192 283, and holder of Australian Financial Services Licence No. 311880 to assist you in determining whether to use our financial services and products. This is an important document and you should read it carefully.

## 1.1 What is a Financial Services Guide?

This document has as its main purpose to:

- Tell you more about us;
- Help you to decide whether to use any of the financial services we provide;
- Inform you of how we are paid;
- How we manage conflicts of interest;
- How we protect your information; and
- How we manage complaints.

## 1.2 About SuperRatings and the Services Provided

SuperRatings is a superannuation research house, providing data analysis, information and commentary along with superannuation consulting services and is a fully owned subsidiary of Lonsec Holdings Pty Ltd, a privately owned entity with a multi-brand strategy of providing leading financial services research and investment execution. Established in 2002, SuperRatings is one of the most widely used and accepted ratings companies in the superannuation industry.

SuperRatings actively promotes engagement, education and ownership of superannuation through the provision of:

- Superannuation Research;
- Opinion and commentary;
- Analysis and data;
- Ratings of superannuation and pension funds;
- Product licensing of financial calculators and benchmarking reports; and
- Superannuation consulting services.

SuperRatings robust processes and wealth of experience, means that the organisation can assess and compare any superannuation fund without influence or favour. SuperRatings reputation is built on the quality, extent and depth of fund analysis and is considered one of the most comprehensive and up to date research house in the industry. SuperRatings currently rates in excess of 495 financial products covering pensions and superannuation. This is a significant portion of the superannuation and pension market. Along with rating services, SuperRatings also provides a number of data related research tools for the financial services industry, including monthly investment return surveys, fundamental reports, an online research database, internal Benchmark Reports for funds and tendering and consulting services.

## 1.3 What kind of financial services can SuperRatings provide?

SuperRatings is authorised under its Australian Financial Services Licence to provide general financial product advice to retail and wholesale clients on the following financial product classes:

- Deposit and payment products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Interests in managed investment schemes including investor directed portfolio services;
- Retirement savings account;
- Securities;
- Superannuation.

## 1.4 Provision of General Advice only

Any advice that SuperRatings provides is of a general nature and does not take into account an individual's financial situation, objectives or needs. Because the information that SuperRatings receives about superannuation and pension financial products is from a number of sources, it is not guaranteed to be completely accurate. Because of this individuals should, before acting on the information, consider its appropriateness having regard to their own financial objectives, situation and needs and if appropriate, obtain personal financial advice on the matter from a financial adviser. Before making a decision regarding any financial product, individuals should obtain and consider a copy of the relevant Product Disclosure Statement from the financial product issuer.

## 1.5 How SuperRatings is paid

Superannuation and pension funds do not pay any fee to have their funds rated by SuperRatings. Superannuation and pension funds who use the SuperRatings logo and rating in their own advertising material pay a licence fee to do so. SuperRatings does not receive commissions, licence fees or other incentive style benefits from any financial product issuers. SuperRatings' income is derived primarily through the sale of its superannuation and pension fund research or by-products of this research.

SuperRatings employees receive a salary and do not receive commissions, fees or other benefits from any financial product issuers. SuperRatings charge consulting clients either on a retainer basis or a fixed hourly fee for providing superannuation consultancy services.

## 1.6 How do we manage conflicts of interest?

SuperRatings is part of the Lonsec Holdings Pty Ltd group of companies whose entities provide unlisted and listed equities research, stockbroking services, financial planner dealer services and shared services company. It also has a superannuation research company located in Hong Kong. SuperRatings will either disclose, manage or avoid potential conflicts of interest and in practical terms SuperRatings provides a unique service within the group.

However due to the extensive reach of our research into superannuation funds it is likely that our analysts and managers may have their superannuation contributions with superannuation funds under review. An appropriate disclosure to this effect will be made on the research reports produced.

Our staff are subject to the guidance set out in our Conflicts Management policy, Staff Trading policy and Ethical Dividers policy together with Human Resources policies which includes procedures for managing, disclosing or avoiding potential or actual conflicts of interest.

## 1.7 How does SuperRatings manage its Compensation Arrangements?

SuperRatings has Professional Indemnity insurance arrangements in place to compensate clients for loss or damage because of breaches of any relevant legislative obligations by SuperRatings or its representatives as required by section 912B of the Corporations Act 2001 (Cth).

## 1.8 How do we handle sensitive and personal information?

SuperRatings has processes in place to safeguard the privacy of individuals. Any personal information collected is handled in accordance with SuperRatings Privacy Policy. The Privacy Policy details how SuperRatings comply with the requirements of the Privacy Act 1988 (Cth.) and related law and regulation, in the handling of an individual's personal information. A copy of the SuperRatings Privacy Policy can be obtained by contacting SuperRatings at the address below or from our website at [www.superratings.com.au](http://www.superratings.com.au)

## 1.9 Providing feedback and complaints handling

SuperRatings is committed to providing a high standard of client service and to maintaining its reputation for honesty and integrity. SuperRatings welcomes feedback from individuals and such feedback may be provided to SuperRatings by the contact methods provided in this FSG.

If the level of service or quality of products provided by SuperRatings has failed to meet the expectations of individuals, then those individuals are encouraged to advise SuperRatings of their concerns. SuperRatings internal complaints handling process is designed to ensure that an individual's concerns are treated seriously and that the complaint is addressed promptly and fairly. A complaint may be lodged either verbally or in writing and will be dealt with in strict confidence. If an individual has a complaint about the service provided by SuperRatings, the complaint should be notified to:

### **Complaints Manager**

SuperRatings Pty Ltd  
Level 21, 200 George Street  
Sydney NSW 2000

**Tel:** 1300 826 395

**Email:** [Complaints@lonsec.com.au](mailto:Complaints@lonsec.com.au)

An individual may request further information about SuperRatings internal complaints handling procedure at any time. If an individual is not satisfied with the outcome of their complaint or has not received a response within 45 days, the individual can complain to the Australian Financial Complaints Authority (AFCA).

AFCA provides an independent dispute resolution service and can be contacted on:

**Online**

[www.afca.org.au](http://www.afca.org.au)

**Email**

[info@afca.org.au](mailto:info@afca.org.au)

**Phone**

1800 931 678

**Mail**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne, Victoria, 3001

ASIC also has a free call info line: **1300 300 630**, which you can use to make a complaint about us.

This FSG is current at 1 November 2018.