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Financial Services Guide

Date Issued: 1 July 2022

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 no. 230511) as trustee for LGIAsuper (ABN 23 053 121 564), 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 to you

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 a Statement of Advice (SOA).

The SOA 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, costs and benefits 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**. For Energy Super products issued by LGIAsuper please read the *Energy Super PDS* available at energysuper.com.au/pds or call **1300 436 374**.

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.

Commissions and bonuses

Brighter Super Group employees are fully remunerated with an annual salary and they receive no fees, commissions or bonuses in respect of the financial information, product recommendations or advice they provide to you.

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 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.

Independent Fund Administrators & Advisors Pty Ltd (IFAA) ABN 28 081 966 243, AFSL 238507 is contracted to provide Brighter Super members with access to general advice over the phone in relation to products issued by Brighter Super. IFAA is responsible for any factual information or general advice provided to you by authorised IFAA employees.

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

Brighter Super is committed to handling any complaints promptly and fairly. Any complaints will be managed in strictest confidence.

If you are unhappy with the financial services or products provided, we have an internal complaints handling process.

You can contact our Complaints Officer at:

Email: complaints@brightersuper.com.au

Phone: 1800 444 396

Fax: 07 3244 4344

Post: Complaints Officer Brighter Super
GPO Box 264 Brisbane Qld 4001

Our Complaints Officer makes every effort to resolve complaints without the need for further formal action.

Brighter Super will acknowledge your complaint, usually within one business day, and will provide a full response to your complaint within 45 days, or 30 days if your complaint is about ESI Financial Services.

If a complaint has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Privacy

The privacy and security of your information is important to us.

Your information will be collected and handled in accordance with our privacy policy, which complies with the requirements of Privacy legislation.

For more information, please refer to our website at brightersuper.com.au/privacy

Compensation arrangements

The Trustee has Professional Indemnity Insurance in place, and believes this will cover claims in relation to the conduct of issued by Brighter Super Group employees during the time they are employed by issued by Brighter Super Group.

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

Fax: 07 3244 4344

or Energy Super

Website: energysuper.com.au

Email: info@energysuper.com.au

Phone: 1300 436 374

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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