



A **Lonsec** company

# Financial Services Guide

SuperRatings

3 September 2024

# 01 Financial Services Guide

This Financial Services Guide (FSG) has been prepared and issued by SuperRatings Pty Limited (SuperRatings, we, us, our) ABN 95 100 192 283, a Corporate Authorised Representative (CAR) No.1309956 of Lonsec Research Pty Ltd ABN 11 151 658 561, AFSL No. 421445 (Lonsec Research). Lonsec Research has authorised the distribution of this FSG. This is an important document, and you should read it carefully. The contents of this FSG are general information only and does not take into account your personal needs or objectives. SuperRatings provides no warranty as to the suitability of the services of this FSG for any particular person.

## 1.1 What is a Financial Services Guide?

This FSG's purpose is to provide you with important information regarding services offered by SuperRatings. You should read this FSG prior to using our services. This document was prepared to inform you about:

- who we are and our contact details;
- the financial services we provide;
- the remuneration that may be paid to us and other persons in relation to the financial services we provide;
- how we deal with conflicts of interest; and
- how we deal with complaints

## 1.2 About Our Licensee Lonsec Research, and its related parties

ASX listed Generation Development Group Limited ABN 90 087 334 370 is the parent company of Lonsec Holdings Pty Ltd ABN 41 151 235 406 (Lonsec Holdings). Lonsec Research is a wholly owned subsidiary of Lonsec Holdings Pty Ltd ABN 41 151 235 406 (Lonsec Holdings). Lonsec Research provides in-depth, investigative investment research across a broad range of listed and unlisted investments. Other subsidiaries of Lonsec Holdings include Lonsec Investment Solutions Pty Ltd ABN 95 608 837 583 and Implemented Portfolios Pty Limited (ABN 36 141 881 147). All employees of the Lonsec group entities, including Lonsec Research, are employed by Lonsec Fiscal Pty Ltd (ABN 94 151 658 534).

### Contact Details

Lonsec Research Pty Ltd  
Level 39, 25 Martin Place  
Sydney NSW 2000

**Phone:** 1300 826 395

**Email:**

[info@lonsec.com.au](mailto:info@lonsec.com.au)

[www.lonsec.com.au](http://www.lonsec.com.au)

## 1.3 About SuperRatings

SuperRatings is a Corporate Authorised Representative of Lonsec Research. We are a superannuation research house, which primarily provides a ratings service in relation to superannuation funds as well as superannuation consulting services to employers, trustees, and financial advisers.

## Contact Details

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Level 39, 25 Martin Place  
Sydney NSW 2000  
Phone: 1300 826 395  
Email: [info@superratings.com.au](mailto:info@superratings.com.au)  
[www.superratings.com.au](http://www.superratings.com.au)

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

SuperRatings is authorised as a CAR under Lonsec Research's Australian AFSL to provide general financial product advice to retail and wholesale clients on the following types of financial products:

- securities
- deposit and payment products limited to basic product products
- derivatives
- interests in managed investment schemes including investor directed portfolio services
- superannuation and Retirement savings products
- foreign exchange products
- debentures, stocks or bonds issued or proposed to be issued by a government
- life products including:
  - investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds.

SuperRatings is also authorised to arrange for a person to deal in, apply for, acquire, vary, or dispose of the above types of products on behalf of retail and wholesale clients.

### 1.5 Provision of general advice only

Any advice that SuperRatings provides is of a general nature and does not take into account your financial situation, objectives or needs. You should, before acting on the information, consider its appropriateness having regard to your 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, you should obtain and consider a copy of the relevant Product Disclosure Statement or offer document from the financial product issuer.

### 1.6 How SuperRatings is paid?

SuperRatings rates superannuation and pension funds. SuperRatings receives fees from clients to receive detailed research reports produced 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 do not receive commissions or other incentive style benefits from any financial product issuers. SuperRatings' income is derived primarily through the sales of superannuation and pension fund research or by-products of this research.

SuperRatings charges consulting clients either a retainer or a fixed hourly fee for its superannuation consultancy services; fees are agreed before provision of this service.

We do not have any direct employees as all employees are contracted, for employment purposes, with Lonsec Fiscal, a subsidiary of Lonsec Holdings. All employees of Lonsec are paid a salary and may receive a discretionary bonus which is not guaranteed. Sales employees may have a sales commission plan, relevant to sales as offered by SuperRatings from time to time at its discretion.

## 1.7 How does SuperRatings manage its Compensation Arrangements?

SuperRatings, is included as an insured party under the Professional Indemnity insurance arrangements that its Licensee, Lonsec Research has in place to compensate clients for loss or damage because of breaches of any relevant legislative obligations by Lonsec Investment Solutions or its representatives which satisfy section 912B of the Corporations Act 2001.

## 1.8 Providing feedback and complaints handling

SuperRatings' internal complaints handling process is designed to ensure that your concerns are treated seriously and addressed promptly and fairly. A complaint may be lodged either verbally or in writing and will be dealt with in strict confidence. If you have a complaint relating to SuperRatings products, services, its employees the complaint should be addressed to:

Complaints Manager  
Lonsec Research Pty Ltd Level 39, 25 Martin Place  
Sydney NSW 2000

Phone: 1300 826 395  
Email: [Complaints@lonsec.com.au](mailto:Complaints@lonsec.com.au)

You may request further information about Lonsec Research's internal complaints handling procedure at any time. If you are not satisfied with the outcome of your complaint or have not received a response within 30 days from SuperRatings, you 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.

## 1.9 Conflicts of Interest

SuperRatings is aware of the inherent potential conflicts of interest associated with the provision of ratings and how we are remunerated for our services. There are comprehensive set of policies, and procedures in place at Lonsec Holdings and its subsidiaries including SuperRatings.

Information barriers (both permanent and temporary) consistent with Lonsec Research's regulatory obligations under Regulatory Guide 79, to manage either perceived or actual conflicts of interest. All employees of Lonsec Holdings also have to abide by Personal Trading and Gifts and Entertainment requirements and are trained on these requirements periodically.

Lonsec Holdings has appointed Australian Retirement Trust Pty Ltd ABN 88 010 720 840, AFSL 228975 as the provider of default superannuation services to its Group employees. Lonsec Holdings appointment of Australian Retirement Trust is not an endorsement of, or opinion on, the Fund.

Lonsec Research is a related body corporate of SuperRatings and issuing Licensee of this FSG. Lonsec Research is remunerated by Australian Retirement Trust. Australian Retirement Trust has entered into the comprehensive documented ratings process by Lonsec Research. The rating and report is issued by an analyst who is aware of Australian Retirement Trust's appointment as default superannuation provider but who does not have a personal investment in the fund.

Australian Retirement Trust is also a subscriber to SuperRatings and pays a fee to SuperRatings for this subscription service. SuperRatings manages this potential conflict by implementing our comprehensive ratings process, information barriers and monitoring program. For more information refer to SuperRatings Methodologies available on iRate or by contacting us on 1300 826 395.

This FSG is issued on 1 September 2024.