

# Publication Guidelines

Guidelines and Disclosures for publishing  
SuperRatings' Ratings, Logos, Awards and  
Reports.

November 2023

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# Introduction

## Congratulations

Congratulations on receiving your rating and/or award! We encourage all recipients to promote their achievements by displaying their rating or award logo prominently on their website, marketing material, media releases, digital communications, and other collateral. These guidelines will help you get the most out of your rating or award while adhering to the legal disclosure requirements and our own brand rules.

If you have any questions about how best to display and publish your rating or award logos, please contact us by calling **1300 826 395**, or via email at [info@superratings.com.au](mailto:info@superratings.com.au)

## Important information

This document is issued by SuperRatings Pty Ltd ABN 95 100 192 283 AFSL 311880 (SuperRatings).

These guidelines form part of the SuperRatings' Product Licensing Agreement.

Please ensure that this document is made available to marketing and other departments responsible for client communications, advertising, and promotional activities.

## Finding the right format for you

All funds that receive a rating or award from SuperRatings are sent logo files in a range of formats for use in their own marketing and promotional materials. When selecting a logo format, it's important to consider the type of media you're using to ensure the best display and compatibility. Use the guide below and work with your marketing team to get the best results.

### **Print (high resolution):**

We recommend an EPS (Encapsulated PostScript) format. If the logo is to be used in any printed format – brochures, posters, advertising, the logo needs to be of a high resolution (high image quality). An EPS file is a file that can be scaled to any size without losing quality.

### **Web and digital media (low resolution):**

We recommend a JPEG (Joint Photographic Experts Group) format. If the logo is to be used in any web-based media the logo needs to be of a low resolution (low image quality). A JPEG compresses file size by selectively discarding data allowing you to load website images quickly. They are designed to be viewed on screen-based media such as computer monitors, projectors and video. A PNG (Portable Network Graphics) format can also be used for web display, although generally JPEG is preferred to optimise load time.

### **Microsoft Office:**

We recommend a PNG (Portable Network Graphics) format. If the logo is to be used in any Microsoft Office applications (e.g. Word and PowerPoint), the logo needs to be a PNG format, which is of medium resolution. PNG files are specifically formatted for use in these programs. PNG images produce transparent backgrounds, which allow you to place them on coloured backgrounds

# Displaying your rating and award logos

## Respect the SuperRatings brand and logos

We take our brand seriously because we want our recipients to be recognised and acknowledged as high-value providers. To help us maintain the integrity of our ratings and awards, we ask that you adhere to these guidelines at all times when displaying or using the ratings or awards logos including using the correct size, colours and resolution, and ensuring adequate space surrounding them.

## Logo size and placement

The SuperRatings logo must accompany all ratings and award logos and is to be placed before any other rating or awards icon.



**Colour details**  
CMYK: C 100 M 65 Y 0 K 0  
RGB: R 0 G 97 B 175  
HEX 0061AF

## SuperRatings ratings logos

When displaying any rating, award and/or SuperRatings Logo on your fund website, each must actively link to the SuperRatings site when clicked.

The SuperRatings domain name to link to is as follows: <https://www.superratings.com.au/products>

C 0 M 0 Y 0 K 68 R 113 G 115 B 117 HEX 717375	C 25 M 30 Y 80 K 0 R 198 G 170 B 85 HEX C6AA55	C 0 M 0 Y 0 K 33 R 182 G 184 B 186 HEX B6B8BA	C 0 M 0 Y 0 K 0 (inner) C 0 M 0 Y 0 K 75 (text and outline) R 255 G 255 B 255 (inner) R 99 G 100 B 102 (text and outline) HEX FFFFFF

SuperRatings Platinum rating period logos

Where funds have achieved a platinum rating for multiple consecutive years a rating period logo can accompany the Platinum rating logo.

				
C 0 M 50 Y 100 K 0 R 247 G 148 B 29 HEX F7941D	C 27 M 95 Y 0 K 0 R 185 G 47 B 146 HEX B92F92	C 0 M 0 Y 0 K 100 R 35 R 31 B 32 HEX 231F20	C 65 M 100 Y 0 K 5 R 114 G 39 B 137 HEX 722789	C 0 M 100 Y 100 K 50 R 139 G 3 B 4 HEX 8B0304

## SuperRatings awards logos

Award logos may be issued to funds who have won or are nominated as finalists across the SuperRatings award categories.

 <p><b>2024</b> FUND OF THE YEAR 2024</p> <p>C 100 M 65 Y 0 K 0 R 0 G 97 B 175 HEX 0061AF</p>	 <p><b>my</b> MYSUPER OF THE YEAR 2024</p> <p>C 100 M 10 Y 50 K 0 R 0 G 157 B 150 HEX 009D96</p>	 <p><b>7</b> MYCHOICE SUPER OF THE YEAR 2024</p> <p>C 96 M 66 Y 50 K 43 R 1 G 59 B 75 HEX 013B4B</p>	 <p><b>RETIREMENT</b> OFFERING OF THE YEAR 2024</p> <p>C 83 M 7 Y 97 K 0 R 0 G 165 B 77 HEX 00A54D</p>	 <p><b>CAREER FUND</b> OF THE YEAR 2024</p> <p>C 100 M 35 Y 0 K 20 R 0 G 110 B 170 HEX 006EAA</p>
 <p><b>MOMENTUM</b> 2024</p> <p>C 54 M 0 Y 34 K 0 R 113 G 199 B 183 HEX 71C7B7</p>	 <p><b>INNOVATOR</b> 2024</p> <p>C 5 M 95 Y 96 K 0 R 226 G 49 B 42 HEX E2312A</p>	 <p><b>SMOOTH RIDE</b> 2024</p> <p>C 65 M 0 Y 6 K 0 R 46 G 195 B 231 HEX 2EC3E7</p>	 <p><b>SUSTAINABLE</b> FUND OF THE YEAR 2024</p> <p>C 88 M 45 Y 73 K 44 R 14 G 77 B 62 HEX 0E4D3E</p>	 <p><b>NET BENEFIT</b> 2024</p> <p>C 0 M 75 Y 48 K 43 R 241 G 102 B 108 HEX F1666C</p>
 <p><b>LIFETIME RETURN</b> 2024</p> <p>C 36 M 0 Y 100 K 0 R 176 G 210 B 54 HEX B0D236</p>	 <p><b>BEST LOW-COST</b> OFFERING 2024</p> <p>C 1 M 25 Y 99 K 0 R 252 G 194 B 20 HEX FCC214</p>	 <p><b>BEST DIGITAL</b> OFFERING 2024</p> <p>C 77 M 82 Y 0 K 0 R 90 G 77 B 160 HEX 5A4DA0</p>	 <p><b>MEMBER</b> EDUCATION 2024</p> <p>C 0 M 40 Y 95 K 0 R 250 G 165 B 40 HEX FAA528</p>	 <p><b>SERVICE QUALITY</b> 2024</p> <p>C 61 M 0 Y 100 K 0 R 111 G 190 B 68 HEX 6FB E44</p>
 <p><b>ADVICE</b> OFFERING 2024</p> <p>C 47 M 0 Y 32 K 54 R 70 G 116 B 107 HEX 46746B</p>	 <p><b>DEFAULT</b> INSURANCE OFFERING 2024</p> <p>C 75 M 43 Y 0 K 0 R 65 G 129 B 195 HEX 4181C3</p>	 <p><b>CHOICE</b> INSURANCE OFFERING 2024</p> <p>C 75 M 43 Y 0 K 0 R 65 G 129 B 195 HEX 4181C3</p>	 <p><b>ACCOUNTABILITY</b> &amp; TRANSPARENCY 2024</p> <p>C 100 M 98 Y 28 K 37 R 30 G 28 B 84 HEX 1E1C54</p>	

## SR50 logo suite

The SR50 logos represent the fund which has the highest performing option in each SR50 index over the past 5-year period.

 <p><b>SR50</b> BEST BALANCED RETURN 2018-2023</p>	 <p><b>SR50</b> BEST CASH RETURN 2018-2023</p>	 <p><b>SR50</b> BEST GROWTH RETURN 2018-2023</p>	 <p><b>SR50</b> BEST AUSTRALIAN SHARES RETURN 2018-2023</p>	 <p><b>SR50</b> BEST CAPITAL STABLE RETURN 2018-2023</p>	 <p><b>SR50</b> BEST INTERNATIONAL SHARES RETURN 2018-2023</p>
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C100 M 25 Y 0 K 0, R 0 G 143 B 213, HEX 008FD5



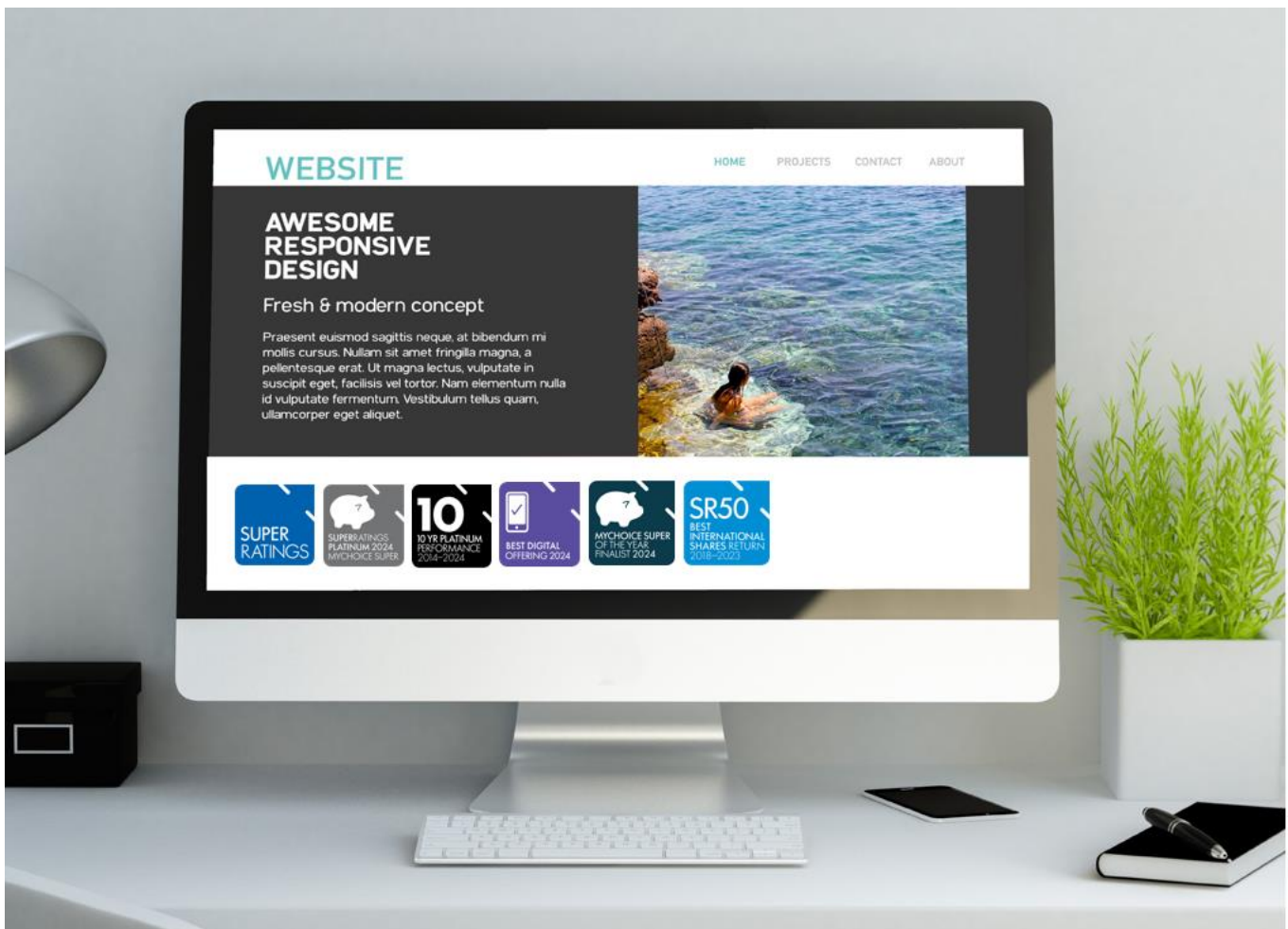
## Logo placement

When displaying multiple logos funds need to ensure the logos are placed in a specific sequence.

The required sequence from left to right is:

1. Blue SuperRatings logo
2. Rating logo
3. Platinum rating period logo
4. Award logos
  - a. Winner logos
  - b. Finalist logos
5. SR50 logos

An example of how this should appear can be seen below:



# Promoting your rating or award

Our ratings and awards are designed for use in promotional and marketing material to clearly communicate the value of your fund or investment product. We encourage recipients to actively use the logos across all marketing and promotional channels.

To ensure that our logos remain a trusted and reliable indicator of your fund's value, we ask that you adhere to the following rules when using the rating and logos information.

## **The appropriate disclosure must accompany any rating or award information**

The appropriate disclosure **must be** displayed along with the rating or award information. See the section below 'Disclosures to accompany ratings and awards' for more information.

## **Material using SuperRatings logos or ratings must be approved by SuperRatings**

We ask that you submit a final version of any promotional or marketing material that refers to a SuperRatings rating or award. Approval requests must be sent to [info@superratings.com.au](mailto:info@superratings.com.au) with a subject line that indicates a logo approval is required.

SuperRatings will endeavor to respond to all approval requests in a timely manner, however, please ensure that approvals are requested with sufficient time to allow for review and updating before publication is required.

Unauthorised use of ratings or award logos, or any other misuse of SuperRatings' intellectual property, may lead to immediate and final withdrawal of your rating or award.

## **Rating logos and information must be current**

All logos and information relating to a rating must be current.

## **For SuperRatings Ratings**

The rating logo cannot be used after the year for which the rating was issued.

## **Awards may be used on an ongoing basis**

SuperRatings award logos may be used on an ongoing basis provided they are accompanied by a current rating logo. Promotional material must refer to the year for which the award applies. If an award has been received in consecutive years, this can also be stated.

## **Funds are responsible for their own messaging**

Each fund is responsible for the preparation, creation of, and any costs associated with, promotional material incorporating SuperRatings ratings and awards logos. Each fund is responsible for the wording and description of their achievements and may not refer to Lonsec, or SuperRatings unless otherwise stated.

# Disclosures to accompany ratings and awards

An appropriate disclosure must be shown when using a rating or award logo.

## Disclosure requirements

Disclosures must be displayed in a minimum size 8 font and clearly associated with the rating or award.

SuperRatings disclosures must not be combined with any other disclosures.

## SuperRatings disclosures – full disclosure

The following disclosure must accompany any SuperRatings rating or award logo. For digital media please ensure the text SuperRatings Pty Ltd contains a hyperlink to [www.superratings.com.au/products](http://www.superratings.com.au/products):

The rating is issued by **SuperRatings Pty Ltd** ABN 95 100 192 283 AFSL 311880 (SuperRatings). Ratings are general advice only and have been prepared without taking account of your objectives, financial situation or needs. Consider your personal circumstances, read the product disclosure statement and seek independent financial advice before investing. The rating is not a recommendation to purchase, sell or hold any product. Past performance information is not indicative of future performance. Ratings are subject to change without notice and SuperRatings assumes no obligation to update. SuperRatings use proprietary criteria to determine awards and ratings and may receive a fee for the use of its ratings and awards. Visit [superratings.com.au](http://superratings.com.au) for ratings information. © 2023 SuperRatings. All rights reserved.

## SuperRatings disclosures – short-form disclosure

In certain circumstances, it may not be possible or practical to include the full disclosure. In these cases, it may be possible to include the short-form disclosure instead. For digital media please ensure the text SuperRatings Pty Ltd contains a hyperlink to [www.superratings.com.au/products](http://www.superratings.com.au/products):

Ratings issued by **SuperRatings Pty Ltd** (AFSL 311880) are general advice only. Rating is not a recommendation to purchase, sell or hold any product and subject to change without notice. SuperRatings may receive a fee for the use of its ratings and awards. Visit [SuperRatings.com.au](http://SuperRatings.com.au) for ratings information.

## Digital disclosure alternatives

When promoting a rating or award in a digital format, an alternative to publishing the full disclosure below the rating logo is to add preview text (sometimes known as hover text) to the image. The preview text invites users to “Click here for important information about this rating”. An example of how this can be included into the HTML code of your website is included below.

```
<a href="https://www.lonsec.com.au/logo-disclosure"></a>
```

The preview text must link to the relevant disclosure page:

- [www.superratings.com.au/products](https://www.superratings.com.au/products) or
- [www.lonsec.com.au/logo-disclosure](https://www.lonsec.com.au/logo-disclosure)

## Linking to disclosures

We acknowledge proximal display of disclosure or preview text links may not be possible in some mediums for example: digital display advertising such as online banners or email footers.

Publication of ratings can still be permitted if the promotion links to a page where the rating logo is prominently displayed, and appropriate disclosure is provided in line with this guidance.

## Common Advertising Format Disclosure – Logos

### Billboards (electronic or printed)

When displaying logos via billboard advertising funds are required to include the full disclosure on the billboard. Where there is insufficient space to include the full disclosure use of the short form disclosure may be approved. Disclosure text must be of a size sufficient to be legible from the planned viewing distance of the intended audience.

### Email (EDM)

When displaying logos on email correspondence funds are required to embed a link to [www.superratings.com.au/products](http://www.superratings.com.au/products) in the logo image. Funds must include either the full disclosure in the email footer or the short-form disclosure in the email text close to the logo.

### Internet Advertising

When displaying logos in internet advertising such as ad banners, funds are required to include the short form disclosure where possible. Should inclusion of short form disclosure text not be possible funds are required to embed a link to [www.superratings.com.au/products](http://www.superratings.com.au/products) in the advertising. If a fund would prefer to link the advertisement to a different webpage that webpage must clearly display the full disclosure text, without requiring users to click on additional links.

### Presentations

When displaying logos in presentations, funds are required to include the full disclosure text on the same slide the logo is displayed on. Where there is insufficient space on the slide the short form disclosure may be used with approval. Disclosure should be included on all slides where a rating or logo is displayed.

### Product Disclosure Statements/Annual Reports

When displaying logos in PDS or annual report documents funds are required to display the full disclosure text within the document. Generally, this would be on the page where a rating or logo is displayed, however funds may also include the disclosure on the first or last page of the document. Where the PDS is to primarily be distributed electronically, funds may choose to include a link to [www.superratings.com.au/products](http://www.superratings.com.au/products) instead of including the disclosure text.

### Radio

When mentioning logos in radio advertising, funds are required to read the short form disclosure where possible. If there is insufficient time to read the short form disclosure in full referring listeners to the [www.superratings.com.au/products](http://www.superratings.com.au/products) website may be approved as sufficient.

## Social Media

When displaying logos in social media posts funds are required to display the short form disclosure where possible. Should inclusion of disclosure text not be possible funds are required to embed a link to [www.superratings.com.au/products](http://www.superratings.com.au/products) in the advertising. If a fund would prefer to link the advertisement to a different webpage that webpage must clearly display the full disclosure text, without requiring users to click on additional links.

## Television

When displaying logos on television funds are required to include the short form disclosure text any time the logos are visible on screen.

## Video Streaming

When displaying logos in online video content, funds are required to include the short form disclosure where possible. Should inclusion of short form disclosure text not be possible funds are required to embed a link to [www.superratings.com.au/products](http://www.superratings.com.au/products) in the advertising. If a fund would prefer to link the advertisement to a different webpage that webpage must clearly display the full disclosure text, without requiring users to click on additional links.

## Website

When displaying logos on fund websites funds are required to use the full disclosure text on each page where a rating or award is displayed. Disclosures should be placed close to the logo image, or can be placed at the bottom of the page provided there is an indication of further information displayed close to the logo image (eg use of an asterisk). A link to [www.superratings.com.au/products](http://www.superratings.com.au/products) should be embedded in each logo.

# Promoting fund outcomes using SuperRatings data

In addition to our ratings and awards, funds that have access to our SMART2 database or subscribe to any of our research reports may, under certain circumstances, publish claims based upon SuperRatings data.

To ensure that our data remains a trusted and reliable indicator of your fund's value, we ask that you adhere to the following rules when promoting your fund based on SuperRatings data.

## **The appropriate disclosure must accompany any use of SuperRatings data**

The appropriate disclosure must be displayed along with any claim being made based on SuperRatings data.

See the section below 'Disclosures to accompany use of SuperRatings data' for more information.

## **Material using SuperRatings data must be approved by SuperRatings**

We ask that you submit a final version of any promotional or marketing material that refers to SuperRatings data or research reports.

Approval requests must be sent to [info@superratings.com.au](mailto:info@superratings.com.au) with a subject line that indicates an approval is required.

SuperRatings will endeavor to respond to all approval requests in a timely manner, however, please ensure that approvals are requested with sufficient time to allow for review and updating before publication is required.

Unauthorised use of data, or any other misuse of SuperRatings' intellectual property, may lead to immediate and final termination of data access and withdrawal of ratings or awards.

## **Funds are responsible for their own messaging**

Each fund is responsible for the preparation, creation of, and any costs associated with, promotional material incorporating SuperRatings data. Each fund is responsible for the wording and description of their achievements and may not refer to Lonsec, or SuperRatings unless otherwise stated.

Should a fund want any internal analysis verified by SuperRatings please provide a copy of the full analysis and resulting claim to [info@superratings.com.au](mailto:info@superratings.com.au). Note that verification by SuperRatings may incur a cost which must be paid by the fund prior to verification and approval.

# Disclosures to accompany use of SuperRatings data

An appropriate disclosure must be shown when making a claim based upon SuperRatings data or research reports.

## Disclosure requirements

Disclosures must be displayed in a minimum size 8 font and clearly associated with the claim being made.

SuperRatings disclosures must not be combined with any other disclosures.

## SuperRatings disclosures – data and reports

### Making a claim based on SuperRatings data

If you wish to make a claim based on SuperRatings data (e.g. Highest returning fund over 10 years to 30 June 2023) the fund must be able to substantiate the claim and provide sufficient information in the associated disclosure to allow third parties to verify the claim.

Funds should avoid the use of language that is vague, uncertain or open to interpretation.

All claims based on data held by SuperRatings must be submitted to SuperRatings for approval.

### Quoting from a Research Report

If you do wish to refer to a report, please use direct, unedited quotations and indicate that these are quoted from the text of the report.

Funds may not paraphrase, generalise comments or opinions, or modify the text in a way that changes the reader's impression of the fund and rating.

All extracts and references to ratings or reports must be submitted to SuperRatings for approval.



## Common SuperRatings Data Disclosures

### Fee Report

When making a claim based on the fee report, funds are required to use the following format:

'SuperRatings Fee Report – [*Insert month, year*], accessed [*Insert date*]

### Fund Crediting Rate Survey/Pension Crediting Rate Survey

When making a claim based on the FCRS or PCRS reports, funds are required to use the following format:

'SuperRatings Fund {Pension} Crediting Rate Survey – [*Insert month, year*], accessed [*Insert date*]'. Based on [*Insert Index or Option type name*]. Accessed date text is only required if SMART data portal data rather than the distributed report is being quoted.

### Member Outcomes

When making a claim based on data extracted from the member outcomes module in SMART2, funds are required to use the following format:

'SuperRatings Member Outcomes – [*Insert month, year*], accessed [*Insert date*]. This comparison is based on a member with [*Account balance used in comparison*]

### Net Benefit Tool/Report

SuperRatings has strict limitations on the use of our net benefit modelling in external publications. Please contact [info@superratings.com.au](mailto:info@superratings.com.au) to seek pre-approval of any use of net benefit data or analysis. This will prevent funds from creating content that cannot be published. Funds are also required to submit a copy of the final publication before approval to publish is given.

### Fund analysis of data from SMART database

When making a claim based on data extracted from any of the SMART data modules (Fund, Product, Fees, Insurance, Investment, Statistics, Asset Allocation), funds are required to use the following format:

[*Fund name*] analysis conducted on [*insert date*] of SuperRatings data in SMART portal accessed [*Insert date*]. Data is subject to change.