

# Financial services guide

Australian Ethical Investment Ltd ABN 47 003 188 930  
AFSL No 229949

## This guide contains important information about:

- the services we offer you,
- how we are paid, and
- our internal and external dispute resolution procedures.

## Who is responsible for the financial services provided to you?

Australian Ethical Investment Ltd (Australian Ethical) is responsible to you for offering and issuing any interests, and any advice it provides about its or any other issuer's financial products.

Please note that the offer of interests in the Australian Ethical Retail Superannuation Fund (the Fund) (SFN 4794/449/82, Registration Number R1004731) is by arrangement with our subsidiary and Trustee of the Fund, Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSELL0001441, AFSL 526 055). Aside from its duties as Trustee, Australian Ethical Superannuation Pty Ltd is only responsible for the issue of interests in the Fund to you. The Trustee of the Fund has outsourced administration of the Fund to an independent third party. In addition to providing administration services to the Fund, the administrator may also provide intra-fund advice services to members of the Fund. The administrator will provide you with its own Financial Services Guide.

We do not act as a representative of any other licensee in relation to the advice or products we may provide to you.

If you choose to invest in one of our or another issuer's products, you need to consider the information in the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) in order to make an informed decision. To invest in the products, you must complete an application form having read the current PDS. Please contact us for a copy.

We are able to provide you with advice about our products. In most circumstances we will provide you with general advice, that is information and advice about our financial products that does not take your personal circumstances into account.

## What financial services and products do we offer?

Australian Ethical is, amongst other things, authorised to provide financial product advice, deal in financial products and operate registered Managed Investment Schemes.

You may receive advice from us when you visit our website, make a telephone or email inquiry or attend one of our seminars. Our advice will be limited to our or another issuer's financial products unless we are addressing the general subject of ethical investment.

Any advice you receive about our financial products from elsewhere is provided independently of Australian Ethical.

Australian Ethical may also provide advice about another issuer's financial product where it acts as a 'model manager' in respect of the product, which may include managed investment schemes and investor directed portfolio services (IDPSs). Australian Ethical will usually provide such advice to the issuer or operator of the relevant product, however, if it provides any financial product advice in relation to its role as a model manager to you as a retail client (for example, as part

of giving information about, or promoting, its role as model manager), such advice will be general advice only. This means that Australian Ethical, in giving that general advice, has not taken into account your investment objectives, financial situation or needs. Before acting on any advice in relation to a product of which Australian Ethical is the model manager, you should consider the PDS or other disclosure document for that product before deciding to invest in it.

## How are we paid for our services?

If you invest in a product we offer, you will pay fees in relation to your investment in that product. You will find details of our fees and any other charges, which may be applicable to your investment, in the relevant PDS. Please contact us if you require a copy of one of our PDSs or if you would like further information about product fees. You can also obtain this information from our website.

Australian Ethical may receive remuneration from the issuer of a financial product of which Australian Ethical is a model manager under an agreement with the issuer or operator of the product. You may request particulars of the remuneration within a reasonable time after we give this document and before any financial service identified in this document is provided to you.

## How are any commissions, fees or other charges paid to advisers calculated?

Where personal advice is given to you by an adviser in relation to a product we offer, your adviser must provide you with a SoA setting out the fees and commissions they will receive for the advice you receive from them. You will find information regarding how adviser service fees are paid to your adviser in the PDS.

## Will anyone be paid for referring you to us?

Our employees receive a salary and may from time to time participate in long and short term incentive schemes, including employee share schemes. We believe these help align the interests of our employees with those of our customers and shareholders. Any bonuses or other benefits that employees receive are subject to governance and risk protocols which take into account a range of factors including compliance and risk management. These bonuses or other benefits are not an additional cost to you.

Other than in respect of an adviser service fee for a financial adviser that you retain, we do not pay commissions.

In some cases we pay to have our products included on a platform. Platforms include investor directed portfolio services, wrap accounts and master trusts. From time to time we may provide sponsorships to, or work with, organisations that have aligned interests, to hold or promote events or campaigns; you may have been referred to us because of such a sponsorship, event or campaign.

## Professional indemnity insurance

We have professional indemnity insurance in place. In accordance with the policy terms and conditions, this insurance covers the actions of our staff and representatives in dealing with you. It will cover the actions of our staff and representatives (even where those people later leave Australian Ethical's employment) where we are found to have liability for loss or damage suffered by someone to whom we have provided a financial service. The policy is required to be renewed annually. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations legislation.

## What information do we maintain in your file and can you examine your file?

All client information and correspondence is recorded and maintained by us (including by our third party service providers who assist with our provision of services to you). We are bound by and committed to the Australian Privacy Principles set out in the Privacy Act 1988 (Cth). Any personal information you provide to us (such as your name, address, date of birth, contact details and Tax File Number) will be collected, used, stored, disclosed and maintained in accordance with our Privacy Policy, a copy of which can be found on our website at [australianethical.com.au/privacy-policy](http://australianethical.com.au/privacy-policy). We can also post one to you if you call us on one of the numbers below. By providing information relating to your investment, you consent to your personal information being collected and handled in accordance with our Privacy Policy and the relevant Privacy Collection Notice(s), also available on our website at the link above. If you wish to access or correct any information held in your file, please contact us and we can make arrangements for you to do so.

## How can you make a complaint?

We welcome feedback of any kind. If you have a comment, inquiry or complaint about any of the services we provide you, please telephone, email or write to us. We have procedures in place to ensure that your correspondence is properly considered and dealt with in a timely way. Please refer to the Lodge a Complaint tab on our website to ensure that your complaint is lodged in accordance with the correct process for the product(s) to which your complaint relates.

If you are not satisfied with the way in which we handle a complaint, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA). Time limits may apply so please refer to their website for information relevant to your circumstances.

This is an external dispute resolution scheme which does not charge for its service:

Australian Financial Complaints Authority (AFCA)

**W** [afca.org.au](http://afca.org.au)

**A** GPO Box 3, Melbourne, VIC 2001

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

**T** 1800 931 678

You can obtain further information about your rights on the Australian Securities and Investments Commission (ASIC) website at [asic.gov.au](http://asic.gov.au).

If you have any further questions about the financial services provided by Australian Ethical, please contact us on 1800 021 227. Retain this document for your reference and any future dealings with Australian Ethical.