ADVICE UniSuper



General Advice

Financial Services Guide

13 July 2026

About this guide

This Financial Services Guide – General Advice (FSG) provides you with important information about the financial services we offer, to help you to decide whether to use these services. It contains information about:

- The limitations of general advice
- Any fees, charges, remuneration or benefits that may be paid to UniSuper Management Pty Ltd
- Our employees, representatives (referring to general advice consultants and personal financial advisers), related bodies and associates in relation to the services described in this FSG
- Details of our associations and relationships that may influence our advice
- How you can contact us
- How you can instruct us and how your personal information is managed
- How we handle complaints about our services.

UniSuper Advice is a financial planning service generally available to UniSuper members, former members and their families through UniSuper Management Pty Ltd (USM) ABN 91 006 961 799 Australian Financial Services Licence (AFSL) No. 235907 which is licensed to provide financial advice services and deal in financial products. UniSuper Advice is responsible for the financial services it provides to you under its AFSL. In this guide, UniSuper Advice is referred to as, 'we', 'our' or 'us'.

For information on receiving personal advice, please refer to the *Financial Services Guide – Personal Advice*. The advice services provided by USM under the name of UniSuper Advice lack independence as USM is wholly owned by UniSuper Limited (USL) and provides advice on products issued by USL.

Your options

UniSuper Advice gives you access to three levels of advice services:

1. General advice – if you are looking for guidance about a UniSuper product or service
2. Scaled personal advice on a few specific issues, usually offered over the phone
3. Comprehensive personal advice

For a full explanation of the differences between these options please refer to our *Building your future brochure* or *Financial Services Guide – Personal Advice* available at **unisuper.com.au/advice**.

This FSG is for General Advice Only.

As you will be receiving general advice only you will not be given a Statement of Advice (SoA) or a Record of Advice (documents recording recommendations made in regard to personal advice given). For any general advice that relates to a product it is recommended that you read the Product Disclosure Statement (PDS).

A PDS contains information about the significant features, risks, benefits, terms and conditions, and the fees and costs of the product, investment or policy we recommend, assisting you to make informed decisions about the financial product recommendations we provide.

UniSuper Advice may provide regulatory documents such as PDSs, TMDs, SoAs and FSGs by making them available digitally (e.g. as a hyperlink in a SoA or email, or through MemberOnline). You can opt out of this method of disclosure at any time by contacting UniSuper Advice on **1800 823 842**.

About UniSuper Advice

At UniSuper we pride ourselves on knowing our members and approaching each individual with the respect and professionalism they deserve.

OUR TEAM

UniSuper Advice provides general advice through the following roles:

- Member Education Specialists
- Superannuation & Retirement Coaches
- Financial Coaches
- Advice Pathways Consultants
- General advice may also be provided to you via seminars and marketing material.

For more details on personal advice and the scope of authority for each role within personal advice please refer to *Financial Services Guide – Personal Advice* which can be accessed at **unisuper.com.au/advice**.

General advice staff are trained to assist you with all factual and general questions relating to UniSuper and retirement generally.

Further details are available at **unisuper.com.au/advice**.

Financial services we are authorised to provide financial advice on

UniSuper Advice representatives providing general advice are authorised under its AFSL to provide general advice on:

- life insurance
- superannuation
- retirement income streams
- retirement planning generally.

Whilst the AFSL provides for a broad scope of advice, our general advice representatives have limited scope depending on their role:

- The roles listed above are able to provide general advice only.
- Other specialist staff may be authorised to provide general advice on a case by case basis.
- Seminars and marketing material, including brochures and website content, may contain general advice in relation to superannuation and retirement planning generally.

How can you instruct us?

Our general advice representatives can be contacted by phone, video call or in person at a campus or member centre near you. To meet with someone in person or via video call, simply book an appointment online at **unisuper.com.au**, or call us on **1800 823 842**.

For information on how we collect and manage your information please refer to the Privacy Policy on our website **unisuper.com.au**.

Fees and what it will cost

Factual information and general advice is provided at no additional charge to UniSuper members. For details of fees relating to personal advice please see the *Financial Services Guide – Personal Advice*.

GENERAL ADVICE

If you use our general advice services, you will not incur a direct fee. The cost of this service is included in the fees you pay for your UniSuper Fund membership.

Further details can be found in UniSuper's PDSs which you can download at **unisuper.com.au.**

Other important information

HOW ARE OUR STAFF REMUNERATED?

UniSuper general advice representatives are employees of USM. They are remunerated by way of a base salary and potential bonuses.

Potential annual bonuses are based on achievement of a range of performance targets focused on the quality of member servicing.

For some staff a proportion of the bonus potential directly relates to identifying members in need of personal financial advice and actively referring them to the appropriate advice channel. There is no direct referral payment or financial reward for actual numbers of referrals.

RELATIONSHIPS WITH OTHER INSTITUTIONS AND POTENTIAL INFLUENCES

Our financial services are provided by UniSuper Advice. UniSuper Advice is operated by USM, which is wholly owned by UniSuper Limited ABN 54 006 027 121 AFSL 492806 in its capacity as Trustee of the UniSuper Superannuation Fund (Fund) ABN 91 385 943 850.

We have strict guidelines in place to govern the acceptance of alternative forms of remuneration. UniSuper Advice or its representatives may receive such benefits up to $300 in value but generally don't accept gifts.

REFERRAL FEES OR BENEFITS

UniSuper Advice does not pay referral fees to organisations or individuals who introduce you to us. UniSuper Advice, and its advisers, do not receive any referral fees from other organisations or specialist service providers for introducing you to them.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

If you have a complaint about the advice services provided by UniSuper Advice, as described in this FSG, you can contact the UniSuper Advice Complaints Manager. We will acknowledge, consider, and deal with your complaint as soon as possible.

Phone: **1800 823 842** (free call within Australia)

Address: Level 1, 385 Bourke Street
Melbourne VIC 3000

Email: **advice@unisuper.com.au**

If our response doesn't resolve your complaint to your satisfaction, or if we have not resolved your complaint within 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent complaint resolution service which is free to consumers.

AFCA can be contacted on:

Phone: **1800 931 678** (free call within Australia)

Address: GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Website: www.afca.org.au

It's important to note there are time limits for lodging certain complaints.

What compensation arrangements are in place?

UniSuper Advice is required to operate an arrangement to compensate clients and consumers. To this end we have a professional indemnity insurance policy in place covering claims relating to current and former employee representatives for services provided on behalf of us. This satisfies the requirements under section 912B of the Corporations Act.

UniSuper Advice is not responsible for any services or advice provided by participating employers, their employees (such as university staff), services provided through referral arrangements with UniSuper Advice or any other third party.

Contact us

Phone: **1800 823 842**
Website: **unisuper.com.au/advice**
Email: **advice@unisuper.com.au**
Head office: Level 1, 385 Bourke Street,
Melbourne VIC 3000 Australia

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and target market determinations, and whether to consult a licensed financial adviser. This information is current as at the date of this document and is based on our current understanding of legislation. Information is subject to change. To the extent that this overview contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 (USM) for UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000. USM is the administrator of UniSuper.

Fund: UniSuper, ABN 91 385 943 850

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Date: 13 July 2026

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