

Financial Services Guide

8 December 2023

REI Superannuation Fund Pty Ltd ABN 68 056 044 770 | AFSL 240569
ATF REI Super Fund ABN 76 641 658 449 | SPIN REI0001AU |
USI 76641658449601



Financial Services Guide (FSG)

The purpose of this FSG is to provide you with information about the financial services we offer, how we are remunerated, and your rights as a client, to help you decide whether to use/acquire those services. A Product Disclosure Statement issued by the Trustee may also be provided to you. The PDS is an important document explaining the characteristics of REI Super's products including investment options, insurance and fees and costs.

This FSG explains:

- who is responsible for the financial services we offer
- who we are and our contact details
- what financial services we provide
- when we will provide you further information
- details about relevant associations and relationships
- how we are paid
- how we protect your personal information, and
- details of our internal and external dispute resolution procedures.

Who we are?

REI Superannuation Fund Pty Ltd (also referred herein as Trustee, we, us and our) is an Australian Financial Services Licensee (AFSL 240 569), an APRA regulated Registrable Superannuation Entity (RSE Licensee No L0000314,) and trustee of the superannuation fund known as REI Super (ABN 76 641 658 449, RSE Registration Number R1000412, MySuper unique identifier 76641658449129).

What financial services does the Trustee provide?

The Trustee, its employees and authorised representatives (where permitted by the Trustee) provide general financial product advice ('general advice') to you about superannuation, in particular, relating to REI Super and its benefits and features. General advice does not take into account your objectives, financial situation or needs (ie your individual circumstances). We may give general advice:

- in written materials we issue
- on or through our website at www.reisuper.com.au
- when responding to written or verbal queries (however, generally, written enquiries, and calls through any of the Fund's telephone numbers will be answered on a general basis only by the Administrator under the MOAPL AFSL, see the next section for information about MOAPL)
- at workplace presentations.

We do not provide personal financial product advice about superannuation that takes into account your individual circumstances. Trustee employees may, however, provide personal financial product advice about superannuation acting on behalf of an external AFS licensee.

Who is responsible for the financial services we give to you?

REI Superannuation Fund Pty Ltd as trustee of REI Super, is responsible for any general advice services provided by its employees, directors or other representatives on the Trustee's behalf.

REI Superannuation Fund Pty Ltd is not responsible for financial services (including general and personal financial advice) provided by or on behalf of external AFS licensees. The Trustee has arrangements in place with Mercer Outsourcing (Australia) Pty Ltd ('MOAPL') ABN 83 068 908 912 AFSL 411980, Mercer Financial Advice (Australia) Pty Ltd ('MFAAPL') ABN 76 153 168 293 and Guideway Financial Services Pty Ltd ABN 46 156 498 538, AFSL 420367 ('Guideway') to provide or make available certain financial advice services to REI Super members and participating employers. Information about the financial services these external AFS licensees are responsible for can be found in their FSG. If you request financial advice services, including personal advice that takes into account your personal objectives, financial situation or needs from an external AFS licensee or its representative(s), a separate FSG will be issued to you by or on behalf of the licensee.

When must we give you further information?

In providing you with general advice we may also be required to provide you with a Product Disclosure Statement. For example, if you become a standard employer-sponsored member of REI Super or change membership categories within REI Super, we will give you all the information you need to know about REI Super, including the fees and costs that you would incur and your rights and obligations.

All this information is contained in Product Disclosure Statements issued by the Trustee for its super and pension products.

REI Super's Product Disclosure Statements (PDS) set out the main services, features and benefits of REI Super. If you have not already received a copy of the relevant PDS, you can obtain it by calling **1300 13 44 33** or you may access it and download it from REI Super's website at www.reisuper.com.au.

The PDS will assist you to make informed decisions about joining the Fund or acquiring REI Super's products and choices you may need to make. The PDS will also provide you with significant further information about your rights in respect of the benefits which may be provided for you out of REI Super.

You should also consider REI Super's Target Market Determinations for its super and pension products available from our website.

Do any relationships or associations exist which might influence us in providing you with the financial services?

As Trustee of REI Super, our general advice services relate to REI Super and its products, including investment options and insurance options available from the Fund pursuant to the Trustee's arrangements with underlying investment managers and the insurer (MetLife Insurance Limited, ABN 75 004 274 882, AFSL No. 238096) appointed by the Trustee to provide insurance cover to eligible members.

The Trustee does not have any other associations or relationships with other entities and persons which may influence any general advice we may provide to you.

While we have relationships with external AFS licensees, those relationships don't influence our general advice services under this FSG.

What we are paid

REI Super is run only to benefit members. All our employees are paid a salary and only certain employees may receive performance-related bonuses, but these are paid when a range of employment key performance indicators (KPI's) are met and are not related to the general advice services described in this FSG and/or provided to you on behalf of the Trustee.

The cost of us providing general advice is included in the fees and costs charged for membership of REI Super. We do not charge any additional fees for any general advice we provide. For information about the fees and costs for REI Super membership, refer to the applicable PDS.

Complaints

Advice we provide you

The Trustee is committed to handling any complaints about the general advice services we provide promptly and fairly. All complaints are managed, subject to the requirements of any court order, tribunal requirement or statutory obligation otherwise, in the strictest of confidence.

If you have a complaint about the service we provide, you can call us on **1300 13 44 33**, or write to:

Complaints Officer
REI Super
GPO Box 4303
Melbourne VIC 3001 or
via email to admin@reisuper.com.au

We will provide you a response no later than 45 calendar days after receiving your complaint. Our response will detail the outcome of our investigation, addressing the issues you have raised and what you can do if you are not satisfied with the decision or response.

If we are unable to provide you a response within the mentioned timeframes, we will provide you a delay notification advising you the reasons for the delay, as well as your rights to complain to the Australian Financial Complaints Authority (AFCA). For further details of about our requirements and time limits refer to the Fund's website www.reisuper.com.au or call us on **1300 13 44 33**.

Any complaints you make through our social media channels Facebook, LinkedIn and Instagram are also valid.

You may take your complaint to the Australian Financial Complaints Authority (AFCA), usually only after we've considered your complaint under our internal complaints-handling arrangements and you are not satisfied with our response or we have not responded within the required timeframe.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The Australian Financial Complaints Authority (AFCA)
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: GPO Box 3, Melbourne VIC 3001

Complaints must be referred to the AFCA within certain time limits. For more information about AFCA's requirements and time limits, call AFCA on **1800 931 678**.

Privacy

For privacy related complaints, you may also contact:

Office of the Australian Information Commissioner (OAIC)
GPO Box 5218
SYDNEY NSW 2001
Tel: 1300 363 992
Online: oaic.gov.au

Advice provided on behalf of an external AFS licensee

For complaints about the financial product advice services provided by MFAAPL and its related entity MOAPL, or Guideway, refer to the applicable Financial Services Guide for relevant contact details.

Privacy

The Trustee collects your personal information in order to establish and manage your super account. Our Privacy Policy outlines the types of information we keep about you, as well as how we, and any of our service providers, use this information. Our Privacy Policy is available at reisuper.com.au/privacy-policy or by contacting REI Super.

Compensation arrangements

The Trustee maintains a trustee indemnity insurance (TII) policy. The Trustee's TII policy is written or created on the basis that claims are able to be made only while the policy is in force and the policy is renewable annually. The Trustee's TII policy provides cover for the insured events explained in that policy and which occur in respect of any insured person. Included as insured people are employees, directors and other representatives of the Trustee including insured people who no longer work for the Trustee but who did at the time an insured event occurred. Insured events include certain actions and omissions of employees and directors of the Trustee which occur whilst a TII policy is in force.

The Trustee's TII policy satisfies the requirement for compensation arrangements under section 912B of the Corporations Act.

Need help?

1300 13 44 33
reisuper.com.au

Between 8.30am and 7.00pm AEST. (Local call cost within Australia, calls from mobile phones may cost more.)

admin@reisuper.com.au
GPO Box 4303, Melbourne VIC 3001

-  facebook.com/reisuper
-  instagram.com/reisuperannuation
-  linkedin.com/company/rei-super

