

Financial Services Guide

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About This Guide

This Financial Services Guide (FSG) is an important document and you should read it carefully. It provides you with information about us and is designed to help you determine whether to use our financial service and products. It informs you of how we are paid, compensation arrangements and how we manage complaints.

About Us

This FSG has been prepared and issued by Lonsec Connect Pty Ltd ABN 53 618 424 490 (Lonsec Connect) a Corporate Authorised Representative (CAR No. 001275324) of Lonsec Research Pty Ltd 11 151 658 561 (Lonsec Research) an Australian Financial Services Licensee (AFSL No.421445). Lonsec Connect Pty Ltd is a wholly owned subsidiary of Lonsec Research.

Lonsec Connect contributes insurance information, ratings and advice to documents published by SuperRatings Pty Limited ABN 95 100 192 283 AFSL No. 311880 (SuperRatings). SuperRatings provides in-depth, analysis across a broad range of superannuation products and a consulting service. Lonsec Research and SuperRatings are both wholly owned subsidiaries of Lonsec Holdings Pty Ltd (ABN 41 151 235 406).

Our contact details are listed below:

Office Address: Lonsec Connect Pty Ltd
Level 21, 200 George Street
Sydney, NSW, 2000

Phone Number: 1300 826 395
Email Address: info@lonsec.com.au

Website: www.lonsec.com.au

What We Can Advise On

Lonsec Connect, a Corporate Authorised Representative of Lonsec Research, is authorised to provide general financial product advice to retail and wholesale clients and deal in the following types of financial products:

- Life products
 - Investment Life Insurance products
 - Life Risk Insurance products

Any advice that Lonsec Connect provides is of a general nature and does not take into account an individual's financial situation, objectives or needs. Individuals should, before acting on the information, consider its appropriateness having regard to their 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, individuals should obtain and consider a copy of the relevant Product Disclosure Statement from the financial product issuer.

How We Are Paid

Superannuation and pension funds do not pay any upfront fee to have their funds rated 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 does not receive commissions or other incentive style benefits from any financial product issuers. SuperRatings' income is derived primarily through the sale of its superannuation and pension fund research or by-products of this research.

SuperRatings charge consulting clients either on a retainer basis or a fixed hourly fee for providing superannuation consultancy services.

SuperRatings employees receive a salary and do not receive commissions, fees or other benefits from any financial product issuers. Sales staff may have a sales commission plan, relevant to sales to Wholesale customers, as offered by Lonsec Group from time to time at its discretion. Staff may be eligible for a bonus payment in certain circumstances. Bonus payments are discretionary and are not guaranteed.

Privacy

The privacy and security of your personal information is important to us. Your information will be collected and handled in accordance with our Privacy Policy, which is in line with the requirements of privacy legislation. A copy of our Privacy Policy can be found on our website at: www.lonsec.com.au

Complaints

Lonsec Connect's internal complaints handling process is designed to ensure that an individual's concerns are treated seriously and that the complaint is addressed promptly and fairly. A complaint may be lodged either verbally or in writing and will be dealt with in strict confidence.

If an individual has a complaint about the services provided by Lonsec Connect, the complaint should be made to:

Complaints Manager

Lonsec Connect Pty Ltd

Tel: 1300 826 395

Email: Complaints@lonsec.com.au

An individual may request further information about Lonsec Connect's internal complaints handling procedure at any time. If an individual is satisfied with the outcome of their complaint or has not received a response within 45 days, the individual can complain to the Australian Financial Complaints Authority (AFCA)

AFCA provides an independent dispute resolution service and can be contacted on:

Australian Financial Complaints Authority

Postal Address: GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Compensation Arrangements

Lonsec Holdings Pty Ltd has professional indemnity insurance cover in place to compensate for loss or damage suffered by clients because of breaches of obligations under financial services laws.

This insurance cover extends to cover Lonsec Connect as Corporate Authorised Representative of Lonsec Research. It includes claims in relation to the conduct of both past and present representatives of Lonsec Research. These arrangements comply with the requirements of Section 912B of the Corporations Act 2001.