

# Responsible Investment Services Pty Ltd

## Financial Services Guide

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### About this Guide

It is important that you read this Financial Services Guide (FSG). This FSG will provide you with an understanding of who we are, the services and product we provide, what to expect from your interactions with us, including when or if you can expect to receive a product disclosure statement (PDS) or other documentation, how to contact us, how we are paid, our business relationships, details of any potential conflicts, and information on our procedures for dealing with disputes and how you can access those procedures.

This FSG is designed to assist you in deciding whether to use any of the services offered by Responsible Investment Services Pty Ltd (ABN 77 630 578 200; AFSL Representative No. 001298392) (**RIS**), a corporate authorised representative of Simple Financial Choices Pty Ltd (ABN 58 629 890 900, AFSL 537642) (SFC), and also to inform you about remuneration that may be paid to RIS in relation to the services offered.

RIS is the promoter and investment manager of Grosvenor Pirie Master Superannuation Fund – Series 2 (ABN 32 367 272 075) (**GPMSF-2**).

### About Us

Our mission is to measurably impact, transform and improve the lives of generations of Australians to help them take charge of their money, make better choices and interact with their financial goals in a new way. Through technology, products and services we want to change the way Australian workers get paid, manage their money and embrace ownership of their future.

### No Paper!

Our communications with you about our products and services are fully digital. By asking us to provide financial services to you (including by applying for a financial product), you agree to receive communications in digital form only.

### Why you should read this document

This FSG contains important information that will help you decide whether you should choose RIS to provide you with general financial advice in relation to the sub-funds of GPMSF-2. It covers:

- The services and products we are authorised to provide you with;
- How RIS is paid for providing you with those services;
- How you can lodge a complaint with us and external parties if you are unhappy about something; and
- The compensation arrangements which we have in place.

## **What services are we authorised to provide?**

RIS is authorised by SFC to:

- Provide general financial product advice on, and arrange to deal in, superannuation and life insurance products to retail and wholesale clients; and
- Arrange to deal in basic deposit products, managed investment schemes and securities, to wholesale clients.

When providing services around the promotion of the sub-funds of GPMSF-2, RIS acts on behalf of SFC.

### **General Product Advice Only**

It's important to note that any advice we provide to retail clients will only be general product advice, and won't take into account your personal financial objectives, situation or needs. So, before acting on any general advice, consider whether it's appropriate to your personal circumstances. We may give you general advice in writing, over the phone, on the website, on the App, via email, mail or social media platforms, or at events.

In the event that you have any doubt or uncertainty in relation to a financial product, we recommend that you should always seek independent personal advice from an experienced financial adviser licensed to provide personal advice before you decide to invest in any financial product. If you do not obtain personal advice, you face a greater risk that the financial products you select will not fully take into account your objectives.

### **Product Disclosure Documents**

When we provide information to you about the financial products we promote, refer or distribute, we'll give you a Product Disclosure Statement (PDS) and other relevant disclosure documents related to the product. These documents contain important information about the financial product, including its key features, fees, benefits and risks. They will help you make an informed decision about a product, so read the relevant PDS or disclosure documents carefully.

### **Instructing Us**

You can contact us directly with any instructions relating to the financial products we promote. This includes giving us instructions electronically or by phone or in writing. We will need to be satisfied that we have verified your identity before proceeding. We will ask you to confirm your instructions via recorded phone call, online or in writing. You can ask us for a copy of this instruction at any time.

### **Advisor fee**

If you have a financial adviser and you would like them to receive a commission or advice fee paid from your account in one of the sub-funds of GPMSF-2, the amount of this fee will be negotiated independently between you and your adviser. You should ensure that you always receive a Statement of Advice when receiving personal financial advice from a financial adviser. You may inform us at any time in writing using the contact details below if you want to remove any advice fees from your account.

**Related parties**

RIS and SFC are wholly owned by Flare HR Pty Ltd (ABN 46 607 120 892). Flare HR owns and operates the Flare HR Management and Benefits Platform, which integrates products and services to support the financial wellness of employees. The financial products RIS promotes or distributes may be made available to employees via this Platform.

RIS has appointed SFC as the sub-promoter of Slate Super (also known as Simple Choice Super). SFC is a related party of RIS and a wholly owned subsidiary of Flare HR.

**Our Services and How We are Paid****Promoter fee**

RIS is the Promoter of Slate Superer (also known as Simple Choice Super), a sub-plan of the Grosvenor Pirie Master Superannuation Fund – Series 2 (ABN 32 367 272 075; RSE Registration R1001204), which is marketed under two brands – Simple Choice Super and Slate Super.

Interests in Grosvenor Pirie Master Superannuation Fund – Series 2 are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFS Licence No. 235153; RSE Licence No. L0000635).

RIS has an agreement in place with Diversa, which authorises us to perform promoter services in relation to the management and promotion of Slate Super, such as general marketing functions and handling of basic member enquiries. We also provide ongoing education in the form of factual information and general advice to members of Simple Choice Super.

We promote Slate Super to employees in the course of the onboarding process available through the Flare HR Management and Benefits Platform (see 'Related Parties' above).

In the role as Fund Promoter, RIS receives a portion of the management fees (being the total fees and costs charged to members of Simple Choice Super) equal to the balance of the total management fee minus any investment and administration fees and the fund expense and operational risk reserves accrued in the calculation of the unit price. This fee is paid to RIS by Diversa Trustees Limited to distribute and promote Simple Choice Super. This fee is included in the total costs outlined in the PDS and is not an additional fee. RIS distributes some of the fees it collected to the sub-promoter.

**Investment management fee**

RIS is the Investment Manager of Slate Super (also known as Simple Choice Super) and is paid an investment management fee by Diversa in respect of the investment management of Slate Super. This fee is included in the total costs outlined in the fund's PDS and is not an additional fee.

**Staff remuneration**

Our staff receive a salary plus superannuation and may receive bonuses and other benefits from time to time.

### **No Commissions Paid**

We do not pay commissions to any staff or other third parties, for providing general advice to you or if you choose to make an investment in one of the financial products we promote or distribute.

### **Professional Indemnity Insurance**

RIS holds Professional Indemnity (PI) insurance which provides cover for claims arising from the conduct of representatives who are or were employed by us, where we are found to have liability for financial loss suffered by a person to whom we have provided a financial service.

Our compensation arrangements are in accordance with the requirements of the s.912B of the Corporations Act 2001. You do not have a direct right to claim under this insurance.

### **Your Privacy**

We are committed to safeguarding the privacy of your personal information. We collect your personal information for the purposes of providing you with financial services and we will use the information to provide you with the financial products or financial services you have requested. If you would like a copy of our [Privacy Policy](#) you may contact our office, or write or email us using the contact details above.

### **Enquiries and complaints**

If you have any enquiries contact us using the contact details below. If you are dissatisfied or have a complaint about the financial services RIS provides to you, you should take the following steps.

1. Contact RIS and tell us about your complaint.  
Phone: (02) 8074 1772  
Email: [info@slatesuper.com.au](mailto:info@slatesuper.com.au)  
Mail: Responsible Investment Services, PO Box R1979, Royal Exchange NSW 1225

We'll acknowledge your complaint within one working day of its receipt and aim to resolve your complaint within 30 days.

2. If you are not satisfied with the response from us or have not received a response within the legislated time frame, you may refer your complaint to the Australian Financial Complaints Authority (**AFCA**), an independent and free dispute resolution body.  
Australian Financial Complaints Authority Phone: 1800 931 678 (free call)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)  
Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.