

## RESPONSIBLE INVESTMENT SERVICES FINANCIAL SERVICES GUIDE

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### Responsible Investment Services

ABN 77 630 578 200

### Financial Services Guide (FSG)

Issued 30 March 2020

#### About this document

This Financial Services Guide (**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; AFS Representative No. 001271438) (**RIS**) a corporate authorised representative of RevTech Media Pty Ltd (ABN 75 150 963 474; AFSL 455982) (**RevTech Media**) and also to inform you about remuneration that may be paid to RIS in relation to the services offered.

This FSG will provide you with an understanding of 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, our business relationships, details of any potential conflicts, and information on our procedures for dealing with disputes and how you can access those procedures.

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

RIS is also the promoter of Zuper Super, which is a sub-fund of LESF Super (ABN 13 704 288 646).

You are receiving this FSG because we are providing you with information and general advice about joining one of the sub-funds of GPMSF-2 or Zuper Super, or because there has been a material change since we last provided you with an FSG.

#### Contacting RIS

This guide is provided by RIS and has been authorised for issue by RevTech Media.

You may contact RIS to find out more information using any of the following contact details:

120b Underwood St  
Paddington, Sydney NSW 2021  
P: (02) 8355 5149  
Email: ris@revtech.media

You may also contact RevTech Media using the following contact details:

120b Underwood St  
Paddington, Sydney NSW 2021

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P: (02) 8355 5149

Email: [compliance@revtech.media](mailto:compliance@revtech.media)

### **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 or Zuper Super. 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.

### **Authorised financial services and financial products**

RIS is authorised by RevTech Media to:

- Provide general financial product advice on, and arrange to deal in, superannuation and life insurance products to retail 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 and Zuper Super, RIS acts on behalf of RevTech Media Pty Ltd.

RIS is not authorised to provide any personal advice to retail clients in relation to financial products. This means that we will not take into account your personal objectives, financial situation or needs in relation to any advice we provide. Accordingly, a Statement of Advice will not be provided but where applicable, we will provide you with a relevant disclosure document (such as a PDS) or provide you with directions to obtain a copy of the same.

We will not give you personal advice in our regular updates or marketing material. We will not give you personal advice when you visit our website, visit our social media platforms, receive emails or contact our Client Services Centre.

If you choose to provide one of the sub-funds of GPMSF-2 or Zuper SUPER with instructions, any advice we give you will be general in nature and may not be appropriate to your objectives, financial situation and needs.

Before you acquire any financial products, you will need to consider all of the relevant disclosure documentation (such as a PDS) and complete the application form in, or accompanying, such disclosure document.

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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 the risk that the financial products you select will not fully take into account your objectives.

### **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 or Zuper Super, 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 the GPMSF-2 sub-fund or Zuper Super at any time if you want to remove any advice fees from your account.

### **Related parties**

Interests in GPMSF-2 and Zuper Super are issued by Diversa Trustees Limited (ABN 49 006 421 638; AFSL 235153) and administered by OneVue Super Services Pty Limited (ABN 74 006 877 872; AFSL 246883). Insurance cover is provided to eligible members of the GPMSF-2 sub-funds by AIA Australia Limited (ABN 79 004 837 861; AFSL 230043) and eligible members of Zuper Super by Hannover Life Re of Australasia Ltd (ABN 37 062 395 484). RIS is wholly owned by Revtech Media Pty Ltd (ABN 75 150 963 474 AFSL 455982).

GPMSF-2 contains several sub-funds.

Sub-funds which are promoted internally are:

- Grosvenor Pirie Super
- Lindfield Super

Sub-funds which are promoted by external sub-promoters that have been appointed under a sub-promotion agreement with RIS are:

- Simple Choice Super - promoted by Simple Financial Choices Pty Ltd (ABN 58 629 890 900; AFS Representatives No. 001269407), who is a Corporate Authorised Representative under the AFS Licence held by True Oak Investments Ltd (ABN 81 002 558 956; AFS Licence No. 238184).
- Cruelty Free Super – promoted by Future Super Investment Services Pty Ltd (ABN 55 621 040 702; AFS Representative No. 001271441) who is a Corporate Authorised Representative under the AFS Licence held by Future Superannuation Holdings Pty Ltd (ABN 90 167 800 580; AFS Licence No. 482684).

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RIS also has an agreement in place with Future Super Investment Services Pty Ltd (FSIS) whereby FSIS has been appointed as sub-investment manager in respect of the management of Cruelty Free Super's investment portfolio.

RevTech Media's platforms – One Big Switch, Fifty-Up Club and 9Saver – may promote one or more of the sub-plans of GPMSF-2 and Zuper Super to consumers registered with the platforms. There is no marketing or other fee associated with this promotion.

### **Important disclosure documents**

If you are considering making one of the sub-funds of GPMSF-2 or Zuper Super your superannuation fund, you should read the Product Disclosure Statement (PDS) and other relevant documents related to the GPMSF-2 sub-fund or Zuper Super. These documents contain important information about the sub-fund, including its key features, fees, benefits and risks.

The disclosure documents for each of the GPMSF-2 sub-funds are available at [www.gpml.com.au/superannuation-products](http://www.gpml.com.au/superannuation-products).

The disclosure documents for Zuper Super are available at [www.zuper.com.au/superannuation/forms/documents](http://www.zuper.com.au/superannuation/forms/documents).

### **Remuneration for the financial services provided**

#### Promoter fee

In the role as Fund Promoter, RIS receives a portion of the management fees (being the total fees and costs charged to members of GPMSF-2 sub funds and Zuper Super) equal to the balance of the total 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 by Diversa Trustees Limited to distribute and support the GPMSF-2 sub funds and Zuper Super. This fee is included in the total costs outlined in the PDS of each sub-fund and is not an additional fee.

In respect of the sub-funds which have a sub-promoter, RIS distributes some of this fee to each of the sub-promoters.

#### Investment management fee

RIS is paid an investment management fee by Diversa in respect of the investment management of the GPMSF-2 sub-funds. The fee differs depending on the GPMSF-2 sub-fund. This fee is included in the total costs outlined in the PDS of each GPMSF-2 sub-fund and is not an additional fee.

RIS distributes some of the investment management fee to the sub investment manager.

#### Referral fee

RIS may pay a referral fee to third parties who refer individuals to one or more of the GPMSF-2 sub-funds or Zuper Super. This is not an additional fee directly payable by you. Information about

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the referral fee will be disclosed by the third-party recipient, as part of their communications with you.

### Staff remuneration

Our staff receive a salary plus superannuation and may receive bonuses and other benefits from time to time. Staff do not receive commissions for providing general advice to you or if you choose to open an account with a GPMSF-2 sub-fund or Zuper Super.

### **Compensation arrangements**

We have adequate professional indemnity insurance in place to cover RIS for the financial services we provide.

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.

### **Enquiries and complaints**

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 and to request a copy of our Enquiries and Complaints procedure.  
Phone: (02) 8355 5149  
Email: [ris@revtech.media](mailto:ris@revtech.media)  
Mail: Responsible Investment Services, 120b Underwood St Paddington, Sydney NSW 2021

We'll acknowledge your complaint within 2 working days of its receipt and aim to resolve your complaint within 45 days. A written response will be made within the 90-day limit prescribed by superannuation legislation.

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.

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### **Handling of personal information**

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, it is available on our website, or you may contact our office, or write or email us using the contact details above.