

Responsible Investment Services Pty Ltd

Financial Services Guide

Issue date: 1 November 2024

1. 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 we may be paid in relation to the services offered.

RIS is 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.

2. 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 may face a greater risk that the financial products you select will not fully take into account your objectives.

3. Our Services and How We are Paid

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 Trustees Limited (ABN 49 006 421 638; AFS Licence No. 235153; RSE Licence No.L0000635) 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.

Related Parties

Responsible Investment Services and Simple Financial Choices are wholly owned subsidiaries of Flare HR Pty Ltd (ABN 46 607 120 892) (Flare HR). 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 Simple Financial Choices promotes or distributes may be made available to employees via this Platform.

4. Staff Remuneration

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.

5. 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.

We understand that these arrangements satisfy the compensation arrangements required under section 912B of the Corporations Act 2001 (Cth). You do not have a direct right to claim under this insurance.

6. 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.

7. 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/SFC provides to you, you should take the following steps.

1	<p>Contact RIS and tell us about your complaint.</p> <p>Our Contact Details:</p> <p>Phone: (02) 8074 1772</p> <p>Email: info@slatesuper.com.au</p> <p>Mail: Simple Financial Choices, PO Box R1979, Royal Exchange NSW 1225</p>
<p>We'll acknowledge your complaint within one working day of its receipt and aim to resolve your complaint within 30 days.</p>	
2	<p>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.</p> <p>AFCA Contact Details</p> <p>Australian Financial Complaints Authority Phone: 1800 931 678 (free call)</p> <p>Email: info@afca.org.au</p> <p>Website: www.afca.org.au</p> <p>Mail: GPO Box 3, Melbourne VIC 3001</p>

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.