Super Trustees Australia Ltd

Financial Services Guide

April 2026

Effective Date

This Financial Services Guide was prepared on 23 April 2026.

What is a Financial Services Guide?

This Financial Services Guide ('FSG') provides information about the financial products and services provided by Superannuation Trustees Australia Limited, ABN 61 063 427 958 (STA, the Company, us, we) as an Australian Financial Services Licensee (Licence No. 237 905). It helps you understand and decide if you wish to use the financial services and products we are able to offer you.

STA and its representatives may also be collectively referred to as "us, we or our" throughout this FSG.

This FSG tells you:

- who we are and how we can be contacted;
- what financial services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid;
- how you may provide us instructions;
- how we deal with complaints; and
- about our professional indemnity insurance arrangements

Who will be providing the financial services to you?

We are an Australian Financial Services Licensee (AFSL) (number 237905). We are also an APRA regulated Registrable Superannuation Entity Licensee (RSEL number L2509). STA is responsible for the financial services that it, and its representatives, provide to you. We are also responsible for, and authorise, the content and distribution of this FSG.

Our contact details are as follows:

Licensee name: Super Trustees Australia Limited ABN 61 063 427 958 AFSL number:

Postal Address: PO Box 274 Collins St West VIC 8007

Website: www.supertrustees.com.au

Phone: 0456 310 521 or by email to info@supertrustees.com.au

If you have any questions about this FSG or our services, you can contact us using the contact information above.

On whose behalf do we act?

We are authorised under our AFSL to provide you with the financial services specified in this FSG. As we are authorised to arrange for you to acquire and dispose financial products that may be issued by other issuers (see below for more details), we may in these circumstances act on your behalf.

What services and products are we authorised to provide to you?

We are authorised by our AFSL to carry on a financial services business as follows:

General Financial Product Advice

We are authorised to provide general financial product advice to retail and wholesale clients in relation to the following classes of financial products:

- deposit and payment products, including basic deposit products, deposit products other than basic deposit products, and non-cash payment products;
- life products, including investment life insurance products and life risk insurance products (as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds);
- interests in managed investment schemes (excluding investor directed portfolio services);
- securities; and
- superannuation.

General advice is provided when we express an opinion or recommendation influencing you in making a decision in relation to a financial product. General advice does not involve us considering your personal objectives, financial situation or needs. At the time we issue any financial product to you, we will give you a Product Disclosure Statement (PDS) issued by us. A PDS contains information about the financial product to assist you in making an informed decision about the product. The PDS will outline relevant terms, significant risks, and fees and costs associated with the product. You should consider the PDS carefully before making a decision about whether the product is right for you.

Dealing in Financial Products

As licensee, we are authorised to issue, apply for, acquire, vary or dispose of non-cash payment products and superannuation products.

On behalf of another person, we are authorised to apply for, acquire, vary or dispose of all classes of financial products listed above under "General Financial Product Advice", excluding superannuation.

Superannuation Trustee Services

We are also authorised to provide superannuation trustee services to retail and wholesale clients.

How to make instructions

You can give us your instructions by using our contact details contained in this document. Some instructions must be in writing for us to accept them, including requesting a withdrawal or a rollover of your superannuation benefit with us. More details about how to make instructions in relation to specific products will be made available in each product's PDS.

How are we and third parties remunerated?

STA does not charge you for the provision of general advice. Fees are deducted from the account balances of each member in each superannuation fund under trusteeship and paid to the Trustee for acting as trustee of each fund. Fees paid to STA may be collected from the proceeds of administration or investment fees and costs (including indirect fees and costs) charged to members and may be calculated as a flat annual fee, based on the assets held in the superannuation fund or calculated with reference to specific activities or services (or a combination of these calculation methods). Details of these fees are set out in the PDS for each superannuation fund of which STA is the trustee and can be obtained upon request free of charge by contacting us using the details set out in this FSG.

Details of the trustee's right of indemnity for costs is set out in the trust deed for each relevant superannuation fund. You may request more details about the way we are remunerated in respect of our role as trustee of a specific superannuation fund by contacting us using the information in this FSG.

STA's directors and employees are paid a salary and may also be awarded an annual bonus which may comprise fixed and variable components, and cash benefits. Bonuses will depend on the achievement of performance targets, which may include the delivery of improved financial outcomes for members.

STA's shareholders (including any shareholders of a related body corporate) may also receive a benefit based on STA's ongoing company performance.

What associations or relationships do we have with financial product issuers?

We and our related bodies corporate do not have a relationship or association with any other product issuer that could be expected to influence us in providing general financial advice, or any other financial service provided by us.

Privacy

The protection of your personal information is important to STA. Your personal information will be collected in accordance with our Privacy Policy supertrustees.com.au/privacy.

What should you do if you have a complaint?

If you have a complaint, you can write to us or contact us to discuss your complaint. For information about our how we manage complaints please refer to our complaints policy available at: https://Supertrustees.com.au/complaints. To discuss or lodge a complaint please contact our Complaints Officer using any of the following contact details:

Postal Address: PO Box 274 Collins St West VIC 8007

Website: https://www.supertrustees.com.au

Phone: 0456 310 521 or by email to info@supertrustees.com.au

We will try and resolve your complaint quickly, fairly and within prescribed timeframes. If the complaint cannot be resolved to your satisfaction within 45 days (or for death benefit distribution complaints, within 90 days), you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001.

Professional Indemnity Insurance

We have arrangements in place to maintain professional indemnity insurance which complies with the Corporations Act This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

Please retain this FSG for your reference and any future dealings with us. We may also add documents at a later date which will also form part of this FSG, and these should be read together with the FSG. These documents will include the word ‘FSG’ in the heading.