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This FSG is designed to provide you with important information to assist you in determining whether to use any of the financial services provided by Morningstar. This FSG will provide you with information about Morningstar and how we can be contacted; what financial services we are authorised to provide to you; how we are remunerated; how we manage conflicts of interest; how we protect your information; and how we manage complaints. We also provide important information you should be aware of in relation to our research reports.

Who will be providing the financial service to me?
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- Derivatives
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- Managed funds, including investor directed portfolio services
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Morningstar avoids potential conflicts of interest by not publishing qualitative analyst research or qualitative ratings on investment products that track a Morningstar Index.

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If your complaint is not resolved to your satisfaction you have the right to contact the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme authorised to deal with complaints in relation to the financial services industry. AFCA’s contact details are:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au
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► the process by which products are selected for coverage,
► the filters and research methodology applied, and
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► are well-qualified
► exercise due care and skill in assessing the information available to them, and
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