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An Industry  
SuperFund

Issued 1 January 2012

# Financial Services Guide (FSG)



[www.ngssuper.com.au](http://www.ngssuper.com.au)  
**1300 133 177**

# NGS Super Financial Services Guide

The purpose of this *Financial Services Guide (FSG)* is to provide information about our services, how our representatives are remunerated and your rights as a client. If you need more information or clarification on any matter raised in this document, please ask us.

NGS Super's *Product Disclosure Statement (PDS)* sets out the main services, features and benefits of NGS Super. If you have not already received a copy of the PDS, you can obtain one by calling 1300 133 177 or from the website at [www.ngssuper.com.au](http://www.ngssuper.com.au). The PDS will assist you to make an informed decision about joining the Fund and the choices you may need to make.

This FSG explains:

- who is responsible for giving you advice
- what financial services we provide
- details of any potential conflicts of interest
- remuneration
- details of our internal and external dispute resolution procedures.

This is general information only – it does not take into account your objectives, financial situation or needs. Please assess your own financial situation, read the Product Disclosure Statement for any product you may be thinking of acquiring and consider seeking advice from a licensed or appropriately authorised financial adviser before acting on this information.

## **Who is responsible for giving you advice?**

Your NGS Super representative acts on behalf of NGS Super Pty Limited, which is responsible for the advice provided to you. NGS Super Pty Limited is the trustee company, which manages and controls NGS Super. NGS Super Pty Limited holds Australian Financial Services Licence Number 233 154.

## **The services we provide**

NGS Super and its authorised employees only provide general financial product advice about NGS Super.

This advice has been prepared without taking into account your particular financial needs, circumstances or objectives. Therefore, you should assess the appropriateness of the information in relation to your individual circumstances before making a financial decision based on this advice.

## **Do any relationships or associations exist which might influence us in providing you with the financial services?**

We do not have any relationships or association with any product issuer that could be expected to influence us in the provision of financial services.

## What we are paid

NGS Super is run only to benefit members. That means we do not pay commissions to financial planners. All of NGS Super's employees are paid a salary. They do not receive commissions, fees or bonuses for the services provided to you.

The cost of providing general financial product advice is included in the fees charged for membership of NGS Super. We do not charge any additional fees for the advice provided.



## Enquiries and complaints

### Advice we provide you

NGS Super is committed to handling any complaints promptly and fairly. All complaints will be managed in the strictest of confidence.

If you have a complaint, please contact:

Complaints Officer  
NGS Super  
Level 16, 99 Bathurst Street  
SYDNEY NSW 2000  
Phone: 02 9273 7900

The matter will be investigated by the Complaints Officer. You will be advised of our decision within 90 days of receipt of your complaint by NGS Super.

If we have not responded to your complaint within 90 days, or you are not satisfied with our decision, you may be able to take the matter to the Superannuation Complaints Tribunal (SCT):

Superannuation Complaints Tribunal (SCT)  
Locked Mail Bag 3060  
GPO Melbourne 3001  
Phone: 1300 884 114 (local call cost in Australia)

This is a free service to you.

### Compensation arrangements

NGS Super has professional indemnity insurance in place that covers the financial services detailed in this FSG where provided by our authorised employees (also known as “authorised acts”). These authorised acts are covered even where subsequently the authorised employee ceases to be so authorised to act on behalf of NGS Super.

# Need help?

You will find most information you need about the Fund on our website [www.ngssuper.com.au](http://www.ngssuper.com.au), but you can also contact us any time by mail, phone or email.

## NGS Super Customer Service Team

GPO Box 4303

Melbourne VIC 3001

Phone: 1300 133 177

Phone number for callers outside

Australia: +61 7 3121 0718

Email: [www.ngssuper.com.au/contact-us](http://www.ngssuper.com.au/contact-us)

Web: [www.ngssuper.com.au](http://www.ngssuper.com.au)

Fax: (03) 8640 0813

## NGS Super State Client Relationship Managers

### New South Wales

Kathy Alexander (National Client Relationship Manager)

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Dee Duke

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### South Australia

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### Victoria

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### Western Australia

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Issued 1 January 2012

# Combined Financial Services Guide (FSG)

## Issued by:

NGS SUPER PTY LIMITED

ABN 46 003 491 487 (“the Trustee”) Australian  
Financial Services (AFS) Licence No 233154

And:

MERCER OUTSOURCING (AUSTRALIA) PTY LTD

(MOAPL) ABN 83 068 908 912 Australian Financial  
Services (AFS) Licence No 411980

The purpose of this Financial Services Guide (“FSG”) is to provide you with information about the Trustee’s and the Administrator’s services, how their representatives are remunerated in relation to the financial services on offer and how complaints against the Trustee and the Administrator are dealt with. This FSG is designed to assist you in deciding whether to use any of the services offered in this FSG.

The FSG is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before acting on any of the information contained in the FSG, you should consider obtaining appropriate professional advice.

[www.ngssuper.com.au](http://www.ngssuper.com.au)

**1300 133 177**

# Combined Financial Services Guide

## **Who are the Trustee and the Administrator?**

The Trustee is the trustee company, which manages and controls NGS Super (“the Fund”).

The Administrator, MOAPL, has been contracted by the Trustee to provide member and employer enquiry and administration services to the Fund and receives a fee for these services.

MOAPL has authorised the distribution of this FSG.

## **What financial advisory services do the Trustee and the Administrator provide?**

The Trustee is authorised under its Australian Financial Services Licence (“AFSL”) to provide general financial product advice for superannuation products. In addition, the Trustee is also authorised to, but does not currently provide, limited personal financial product advice under the terms of its licence. The Administrator is authorised to provide general financial product advice and limited personal advice, and to deal in respect of superannuation products.

The Fund’s members will be provided with written material and access to the Fund’s website. Some of that material may contain general financial product advice about superannuation.

Written enquiries will be answered by a representative of either the Trustee or the Administrator. All contact with us through any of the Fund’s telephone numbers will generally be with a representative of the Administrator and any general financial product advice will be provided by the Administrator as a Representative of MOAPL. Any general financial product advice provided on the Fund’s website will be provided under the Trustee’s AFSL.

With the exception of MOAPL providing limited personal advice and issuing a Statement of Advice, at no other time will either the Trustee or the Administrator take into account your particular financial needs, circumstances or objectives in giving advice, and all advice provided will be of a general nature only.

This FSG does not relate to financial planning services or other types of personal financial product advice with the exception of limited personal advice that the Administrator or its authorised employees may provide.

### **Who will be responsible for the provision of financial services?**

Either the Trustee or the Administrator will be responsible for the financial services provided to you.

The Trustee has employees who may visit your workplace to give presentations to members of the Fund. These representatives are authorised to provide general financial product advice on behalf of the Trustee.

### **Will you pay any additional fees for the financial services on offer?**

No, the cost of the Trustee and the Administrator providing you with general or limited personal advice is included in the fees charged for membership of the Fund. There are no additional fees or commissions charged. Details of fees charged for membership of the Fund can be found in the Fund's Product Disclosure Statements.

The Trustee pays the Administrator ongoing fees for providing member and employer administration services in accordance with a written agreement between the Trustee and the Administrator. These fees are met by the Fund and membership fees are applied to meet overall costs of running and managing the Fund.



## How are representatives paid?

The Fund is run only to benefit members. That means that the Trustee does not pay commissions to financial planners. All of the Trustee's employees are paid a salary.

Representatives employed by the Administrator are paid a salary and may receive a performance-related bonus.

No commissions or fees are paid either to representatives of the Trustee or Administrator for any of the services provided to you.

## Do any relationships or associations exist which might influence the financial services we provided?

The Trustee does not have any relationships or associations with any other product issuer that could be expected to influence the provision of financial services. MOAPL, the Australian Financial Services Licensee on whose behalf the Administrator acts, is a wholly-owned subsidiary of Mercer (Australia) Pty Ltd. Mercer and its subsidiaries also issue superannuation products, managed investment products and a non-cash payment facility.

If you use the financial services offered by NGS Financial Planning, it may charge you fees. If fees are to be charged, these will be discussed with you prior to those fees being incurred. Any Statement of Advice and any financial services provided to you by NGS Financial Planning will be provided under its corporate authorised representative arrangements with Mercer Financial Advice (Australia) Pty Ltd.

## Compensation arrangements

The Trustee and MOAPL each have adequate Professional Indemnity Insurance arrangements in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by the Trustee, MOAPL or their representatives.

## What should you do if you have a complaint?

The Trustee and the Administrator are committed to handling any complaints promptly and fairly. All complaints will be managed in the strictest of confidence.

If you have a complaint about the Fund or about financial product advice provided by the Trustee you should contact:

Complaints Officer  
NGS Super  
Level 16, 99 Bathurst Street  
SYDNEY NSW 2000  
Telephone: (02) 9273 7900

The matter will be investigated by the Complaints Officer. You will be advised of our decision within 90 days of receipt of your complaint by NGS Super.

If we have not responded to your complaint within 90 days, or you are not satisfied with our decision, you may be able to take the matter to the Superannuation Complaints Tribunal (SCT):

Superannuation Complaints Tribunal (SCT)  
Locked Bag 3060  
Melbourne Vic 3001  
Telephone: 1300 884 114 (local call cost in Australia)

This is a free service to you.

If you have a complaint about financial services provided by the Administrator you should take the following steps:

1. Contact the person who provided you with the particular service and tell them about your complaint.
2. The person has two working days in which to resolve your complaint. If the person cannot resolve your complaint, or if you are not satisfied with the way your complaint is resolved, please contact the Complaints Officer:

Complaints Officer – Financial Services  
Mercer (Australia) Pty Ltd  
GPO Box 9946  
Melbourne VIC 3001  
Telephone: (03) 9623 5555

The Complaints Officer will try to resolve your complaint quickly and fairly.

[www.ngssuper.com.au](http://www.ngssuper.com.au)  
**1300 133 177**



3. If the complaint is not resolved within 45 days or to your satisfaction by the Complaints Officer, you have the right to complain to the Financial Ombudsman Service (FOS). This service is provided to you free of charge.

For further information contact FOS:

Mail: GPO Box 3  
Melbourne VIC 3001

Telephone: 1300 780 808

Facsimile: (03) 9613 6399

Email: [info@fos.org.au](mailto:info@fos.org.au)

Internet: [www.fos.org.au](http://www.fos.org.au)

If you need more information or clarification of any matter raised in this document, please contact either the Trustee or the Administrator by letter, telephone or email (see contact details set out below). You can also ask for a copy of the Product Disclosure Statement issued by the Trustee, which sets out the main features and benefits of the Fund.

This FSG is for members and employers participating in the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund.

This is a combined Financial Services Guide prepared, issued and authorised by the Trustee and the Administrator, MOAPL.

You can contact us as follows:

### **How to contact NGS Super**

NGS Super

GPO Box 4303

MELBOURNE VIC 3001

Telephone: 1300 133 177

Website: [www.ngssuper.com.au](http://www.ngssuper.com.au)

### **How to contact Mercer**

NGS Super Administration

33 Exhibition Street

MELBOURNE VIC 3001

Telephone: (03) 9623 5555

Website: [www.mercer.com.au](http://www.mercer.com.au)

This is general information only – it does not take into account your objectives, financial situation or needs. Please assess your own financial situation, read the Product Disclosure Statement issued by the Trustee for any product you may be thinking of acquiring and consider seeking advice from a licensed or appropriately authorised financial adviser before acting on this information.