

Financial services guide



Financial Services Guide

NGS Super Financial Services Guide

This Financial Services Guide (FSG) provides important information about the services offered by NGS Super and is designed to help you decide whether to use the financial services we provide. It also provides information about how our representatives are remunerated and your rights as a client, including details of our complaints system.

This Financial Services Guide (FSG) is prepared and issued by NGS Super Pty Ltd ("NGS Super", "Trustee", "we", "our", "us") and provides information about our services.

If you need more information or clarification on any matter raised in this guide, please ask us.

The **NGS Accumulation Product Disclosure Statement** and **NGS Retirement Product Disclosure Statement** (PDS) set out the main features and benefits of the products and services offered by NGS Super. You can obtain a copy by calling **1300 133 177** or by downloading from our website at ngssuper.com.au/pds. The relevant PDS will assist you to make an informed decision about joining the Fund and the choices you may need to make.

About the Trustee

NGS Super Pty Limited (ABN 46 003 491 487) is the trustee of NGS Super (ABN 73 549 180 515) (the Fund). The Trustee holds Australian Financial Services Licence (AFSL) number 233 154.

The services we provide

The Trustee is authorised under its AFSL to provide:

- a superannuation trustee service
- general financial product advice on (and deal on your behalf in) superannuation products
- general financial product advice on life insurance products and deposit and payment products.

This FSG covers any general financial product advice that we provide to you (for example, through our Super Specialists and on our website), and any dealing (superannuation account administration services) that we do for you. We are responsible to you for these services.

Other circumstances

If financial product advice or financial services in relation to your NGS Super membership are provided to you by or through

- Guideway Financial Services Pty Ltd or
- NGS Financial Planning Pty Ltd as a corporate authorised representative of Guideway Financial Services Pty Ltd

Guideway Financial Services Pty Ltd will be responsible to you for the services, and they will provide you with a copy of their FSG.

Do any relationships or associations exist that might influence us in providing you with financial services?

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

Compensation arrangements

NGS Super holds adequate 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 the authorised employee no longer works for NGS Super and ceases to be so authorised to act on our behalf.

This indemnity insurance complies with the requirements of section 912B of the Corporations Act 2001 (Cth).

What we are paid

NGS Super is run only to benefit members. All of NGS Super's representatives are employees who are paid a salary and do not receive commissions, fees or bonuses for the services provided to you.

How you will pay for NGS Super's products and services

Fees and costs may be deducted directly from your account balance, from the returns on your investment or from the assets of NGS Super as a whole.

All fees and costs are set out in the **NGS Accumulation PDS** (for Accumulation account members) and the **NGS Retirement PDS** (for Income and Transition to retirement account members) available at ngssuper.com.au/pds

We can provide you with advice about your NGS Super account (also known as intra-fund advice) at no separate charge to you. The cost of providing this service is covered by the Administration fees and costs.

For personal advice that exceeds the limitations of intra-fund advice, a fee will apply. The fee will vary depending on the complexity of the advice and must be agreed upon with your adviser before the advice is provided. You may choose to have this fee deducted from your NGS Super account for any advice that relates to your benefits in NGS Super.

How you can give instructions about your financial products

You can provide instructions to NGS Super by phone, in writing or online in **Member Online**, depending on the nature of your instructions.

Enquiries and complaints

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

You can make a complaint verbally, online or in writing:
Phone: **1300 133 177** or **+61 2 9102 6311** (overseas callers)

Online: ngssuper.com.au/forms-and-resources/complaints

In writing:
Complaints Manager
NGS Super
PO Box 21236
WORLD SQUARE NSW 2002

The matter will be investigated by the Complaints Manager and you will be advised of our decision:

- within 45 days of receipt if your complaint relates to your superannuation
- within 30 days of receipt if your complaint relates to privacy or financial advice
- within 90 days of receipt if your complaint relates to the distribution of a death benefit.

These specified timeframes may be extended but only in certain limited circumstances and only if we have notified you beforehand of the reasons for the delay.

If we have not responded to your complaint within the specified timeframe, or you are not satisfied with our decision, you can take the matter to the Australian Financial Complaints Authority (AFCA). This is a free service to you.

Australian Financial Complaints Authority (AFCA)

GPO Box 3
MELBOURNE VIC 3001
Phone: **1800 931 678 (free call)**
Email: info@afca.org.au
Website: afca.org.au

Your privacy is important to us

At NGS Super, we take your privacy seriously. For information on how we handle personal and sensitive information about you or anyone authorised by you to act on your behalf, please refer to our **Privacy statement** available at ngssuper.com.au/privacy

Need help?

You will find most information you need about NGS Super on our website ngssuper.com.au, but you can also contact us any time by phone or mail.

NGS Super Customer Service Team

GPO Box 4721
MELBOURNE VIC 3001

Phone: **1300 133 177**
Overseas callers: **+61 2 9102 6311**

Monday - Friday, 8 am - 8pm, AEST/AEDT

Need more information? Contact us

You can contact us at ngssuper.com.au/contactus

Phone: **1300 133 177**, Monday to Friday, 8am–8pm (AEST/AED)

Overseas callers: **+61 2 9102 6311**

Postal address: **GPO Box 4721 Melbourne VIC 3001**

ngssuper.com.au

Issued by NGS Super Pty Limited ABN 46 003 491 487

AFSL No 233 154 the trustee of NGS Super ABN 73 549 180 515

NGS Financial Planning Pty Ltd, ABN 89 134 620 518, is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL #420367 and offers financial planning services on behalf of NGS Super ABN 73 549 180 515. This information is general information only and does not take into account your objectives, financial situation or needs. Before acting on this information, or making an investment decision, consider whether it is appropriate to you and read our **Product Disclosure Statements** and **Target Market Determinations** at ngssuper.com.au. You should also consider obtaining financial, taxation and/or legal advice tailored to your personal circumstances before making a decision. Financial products are issued by NGS Super Pty Ltd ABN 46 003 491 487 and AFSL 233 154.

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