

FINANCIAL SERVICES GUIDE

PART A

25 MARCH 2022

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.

This Financial Services Guide (FSG) provides information about:

- financial services we offer
- details of any potential conflicts of interest
- how our staff and representatives are paid and
- details of our internal and external dispute resolution procedures.

If you need more information or clarification on any matter raised in this guide, 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 by downloading from our website at **ngssuper.com.au/PDS**. The 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 is the trustee company that manages and controls NGS Super (the Fund). The trustee holds Australian Financial Services Licence (AFSL) number 233 154.

The services we provide

The trustee is authorised to provide:

- 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 Customer Relationship Managers and on our website), and any dealing (superannuation account administration services) that we do for you. We are responsible to you for these services. If you receive general financial product advice from an NGS Super Customer Relationship Manager, you will also be issued with your adviser's personal FSG.

Other circumstances

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

- our Administrator or
- NGS Financial Planning (including where limited personal financial product advice is provided to you through our Customer Relationship Managers)

another financial services licensee will be responsible to you for the services. In this event, you will be provided with that licensee's 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.

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 and 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

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 Manager

NGS Super
PO Box 21236
WORLD SQUARE NSW 2002

Phone: 02 9273 7900

The matter will be investigated by the Complaints Manager. You will be advised of our decision within 45 calendar days of receipt of your complaint by NGS Super, or within 90 days of receipt if your complaint relates to the distribution of a death benefit. If your complaint is about e-Advice that you accessed via Member Online the decision will be advised by our Administrator within 30 calendar days. 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 may be able to take the matter to:

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

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 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 3 8687 1818

Facsimile: (03) 9245 5827

Online: ngssuper.com.au

You can contact us directly via the Contact Us page

ngssuper.com.au/contactus

FINANCIAL SERVICES GUIDE

PART B

25 MARCH 2022

Issued by:

NGS Super Pty Limited
ABN 46 003 491 487
(‘the Trustee’) Australian Financial
Services Licence (AFSL) No 233154

and:

Mercer Outsourcing
(Australia) Pty Ltd (MOAPL)
ABN 83 068 908 912
AFSL 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.

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 provides member and employer enquiry and administration services to the Trustee for the Fund and receives a fee from the Trustee for these services under an administration agreement with the Trustee.

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

The Trustee is authorised under its AFSL to provide (among other things):

- general financial product advice on superannuation products
- simple, non-ongoing personal advice on a member’s interest in the Fund and

- general financial product advice on life insurance products and deposit and payment products.

The Administrator is authorised to provide (among other things) general financial product advice in respect of superannuation products. If requested, you may also receive limited personal financial advice from Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) (ABN 76 153 168 293, Australian Financial Services Licence #411766). If that happens MFAAPL will give you a separate FSG.

You will also receive 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 via our helpline advice service or on or through Member Online. Any general financial product advice provided on the Fund’s public website or through the Fund’s written material will be provided under the Trustee’s AFSL.

With the exception of:

- MFAAPL providing limited personal advice and issuing a Statement of Advice or
- MFAAPL providing limited personal advice and issuing a Statement of Advice through e-Advice in the **'Tools'** section of NGS **Member Online**

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 other than the limited personal advice referred to above.

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.

Are there 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 Statement*.

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.

Not independent

Mercer Financial Advice is not independent, impartial or unbiased because:

We are a member of Marsh & McLennan Companies, and through this relationship we are a related company of each of the following product issuers and service providers:

Mercer Consulting (Australia) Pty Ltd

Mercer Investments (Australia) Limited

Mercer Outsourcing (Australia) Pty Ltd

Mercer Superannuation (Australia) Limited

Mercer Administration Services (Australia) Pty Ltd

Mercer Portfolio Service Superannuation Plan (MPS SP) RSE Registration number R1067101.

Mercer Portfolio Service Investment Plan (MPSIP); and

We receive commissions on the sale of life insurance products.

Do any relationships or associations exist that might influence the financial services we provide?

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.

The Administrator, is a wholly-owned subsidiary of Mercer (Australia) Pty Ltd and a related company to MFAAPL. The Trustee has arranged for MFAAPL to give members limited personal advice through helpline. MFAAPL's costs are included in the fees charged for membership of the Fund. There are no additional fees or commissions charged to members. Mercer (Australia) and its subsidiaries also issue superannuation products, managed investment products and a non-cash payment facility.

Comprehensive personal financial advice is available from NGS Financial Planning. 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 or MFAAPL will be provided under a different AFSL and you will receive a separate FSG explaining details of that arrangement.

Compensation arrangements

The Trustee and the Administrator 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, the Administrator or their representatives. These arrangements satisfy the requirements for compensation arrangements under the Corporations Act 2001.

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 the Complaints Manager.

The matter will be investigated by the Complaints Manager. You will be advised of our decision within 45 days of receipt of your complaint by NGS Super, or 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 may be able to take the matter to AFCA.

If you have a complaint about financial services provided by the Administrator you should contact the person who provided you with the particular service and tell them about your complaint.

If you accessed our online advice via **Member Online** call the NGS Super helpline. We will acknowledge receipt of your complaint as soon as practicable and will communicate our decision to you within 30 calendar days.

We will endeavour to satisfactorily resolve your non-complex complaint within 5 days or if not resolved, provide you with notification that we are still investigating your complaint.

If the complaint is not resolved within 30 days, or resolved to your satisfaction, you have the right to complain to AFCA.

**Complaints Officer — Financial Services
Mercer (Australia) Pty Ltd
GPO Box 9946
MELBOURNE VIC 3001**

Telephone: (03) 9623 5555

Complaints Manager

NGS Super
PO Box 21236
WORLD SQUARE NSW 2002

Telephone: (02) 9273 7900

Australian Financial Complaints Authority (AFCA)

GPO Box 3
MELBOURNE VIC 3001

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: afca.org.au

This is a free service to you.

Your privacy

All personal information received by the Administrator is dealt with in accordance with Mercer's Privacy Policy which complies with the Privacy Act. You should familiarise yourself with Mercer's Privacy Policy to ensure that you understand how Mercer collects, uses and discloses your personal information. You can view the Mercer Privacy Policy via mercersuper.com/privacy or call Mercer on 1800 682 525 to obtain a copy.

For further information contact AFCA

**GPO Box 3
MELBOURNE VIC 3001**

Telephone: 1800 931 678

Email: info@afca.org.au

Website: afca.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.

You can contact us as follows:

How to contact NGS Super

**NGS Super
GPO Box 4303
MELBOURNE VIC 3001**

Telephone: 1300 133 177

Website: ngssuper.com.au

How to contact Mercer

**NGS Super Administration
727 Collins Street
MELBOURNE VIC 3008**

Telephone: (03) 9623 5555

Website: mercerc.com.au