

# Financial services guide



# Financial Services Guide - Part A

## 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) is prepared and issued by NGS Super Pty Ltd (NGS Super or the Trustee) and provides information about our services. The FSG is designed to assist you to 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.

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 services, features and benefits of NGS Super. If you have not already received a copy of the relevant PDS, you can obtain one 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.

### The Administrator

The Trustee has contracted Mercer Outsourcing (Australia) Pty Ltd to provide administration and Helpline services to members and employers of the Fund.

### 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. 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. 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.

The cost of providing general financial product advice is included in the fees charged for membership of the Fund. 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 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:

### Australian Financial Complaints Authority (AFCA)

GPO Box 3  
MELBOURNE VIC 3001  
Phone: **1800 931 678 (free call)**  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [afca.org.au](http://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](http://ngssuper.com.au), but you can also contact us any time by mail, phone or online.

### 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/contactus](http://ngssuper.com.au/contactus)

## Contact us

Call us on **1300 133 177**, Monday – Friday, 8am – 8pm (AEST/AEDT)

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

Issued by NGS Super Pty Limited ABN 46 003 491 487  
AFSL No: 233 154 (Trustee) as trustee for NGS Super ABN 73 549 180 515 (Fund).

# Financial Services Guide - Part B

## 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

This combined Financial Services Guide (FSG) is to provide you with information about the Trustee's and the Administrator's services. The FSG is designed to assist you to decide whether to use the financial services provided by the Trustee and Administrator. It also provides information about how the Trustee's and Administrator's representatives are remunerated, and your rights as a client, including details of our complaints system.

## Combined Financial Services Guide

### Who are the Trustee and the Administrator?

NGS Super Pty Limited (ABN 46 003 491 487) is the trustee (Trustee) of NGS Super (ABN 73 549 180 515) (the Fund).

The Trustee has contracted Mercer Outsourcing (Australia) Pty Ltd (ABN 83 068 908 912, AFSL 411 980) (the Administrator or MOAPL) to provide administration and Helpline services to members and employers of 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 services do the Trustee and the Administrator provide?

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

- a superannuation trustee service
- general financial product advice on superannuation products
- 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.

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. You may be referred to our Financial Advice helpline for general or personal financial product advice provided by Guideway Financial Services Pty Ltd. If that happens, Guideway will provide you with 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. 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.

At no 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.

### 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.

## Are there any additional fees for the financial services on offer?

No, the cost of the Trustee and the Administrator providing you with general 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 **NGS Accumulation Product Disclosure Statement** (for *Accumulation account* members) and **NGS Retirement Product Disclosure Statement** (for *Income account* and *Transition to retirement account* members).

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 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. Mercer (Australia) Pty Ltd 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 Pty Ltd. NGS Financial Planning Pty Ltd (ABN 89 134 620 518) is a corporate authorised representative (AFS Rep No. 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).

Limited personal advice provided by the Financial Advice helpline is provided by Guideway Financial Services Pty Ltd.

If you use the financial services offered by NGS Financial Planning Pty Ltd, 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 Pty Ltd or Guideway Financial Services Pty Ltd 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 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).

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.

We will endeavour to satisfactorily resolve your complaint within 5 days if it is not complex, 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 not 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](mailto:info@afca.org.au)  
Website: [afca.org.au](http://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](http://mercersuper.com/privacy) or call Mercer on 1800 682 525 to obtain a copy.

---

## Need more information?

If you need more information or clarification of any matter raised in this document, please contact either the Trustee or the Administrator (see contact details set out on page 7). You can also ask for a copy of the relevant **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.

### How to contact NGS Super

#### NGS Super

GPO Box 4303, MELBOURNE VIC 3001

Telephone: **1300 133 177**

Website: [ngssuper.com.au](https://ngssuper.com.au)

Online: [ngssuper.com.au/contactus](https://ngssuper.com.au/contactus)

### How to contact Mercer

#### NGS Super Administration

727 Collins Street, MELBOURNE VIC 3008

Telephone: **(03) 9623 5555**

Website: [mercer.com.au](https://mercer.com.au)

[ngssuper.com.au](https://ngssuper.com.au)