



Joint Financial Services Guide



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26 February 2018

This joint Financial Services Guide (Joint FSG) is issued by:

- Motor Trades Association of Australia Superannuation Fund Pty. Limited ABN 14 008 650 628, AFSL 238 718 (the Trustee), in its capacity as trustee of the MTAA Superannuation Fund ABN 74 559 365 913 (MTAA Super); and
- Link Advice Pty Limited ABN 36 105 811 836, AFSL 258 145 (Link Advice)

The purpose of this Joint FSG is to help you understand the roles of the Trustee and Link Advice in providing you with services and advice about MTAA Super. This joint FSG is also designed to assist you in deciding whether to use our services and contains information about our services, your rights as a client, including our complaints system, and how we and our representatives are remunerated. If you need more information or clarification of any matter contained in this document, please ask us.

If any advice provided to you relates to the acquisition of a particular financial product, you should obtain and read the Product Disclosure Statement (PDS) relating to that product before making any decision to acquire it. The PDS for each MTAA Super product sets out the main features of MTAA Super, including the costs and the risks associated with investing in MTAA Super. The relevant MTAA Super PDS will generally be provided to you before you join MTAA Super. You can obtain a copy of the relevant PDS by contacting us on 1300 362 415 or by downloading a copy of the relevant PDS from mtaasuper.com.au.

If the advice provided to you is personal advice, you will be given a Statement of Advice (SOA). A SOA is an important record of the personal advice provided to you and the basis for that advice. It also contains information about any fees or commissions that may apply and any associations that the adviser may have that might have influenced the advice. If we provide you with further advice where a SOA may not be required, we will provide you with a Record of Advice (ROA). You can also ask for a copy of the SOA or ROA at any time.

**mtaasuper.com.au
1300 362 415**

Things you should know before you seek advice

Who will be responsible for the financial services provided to me?

Superannuation Advisers are employees of the Trustee. The Trustee will be responsible for the General Advice provided. The Superannuation Advisers are authorised representatives of Link Advice Pty Ltd (AFSL 258 145). Link Advice will be responsible for the Personal Advice provided by the Superannuation Advisers.

Advisers in the Financial Education and Advice Team (FEAT) are employed by Link Advice Pty Ltd (AFSL 258 145). Link Advice will be responsible for all General and Personal Advice provided by FEAT.

What Financial Advice services can be provided?

The Trustee provides the following financial advice services which are designed to cater to your needs. A summary of our advice services is provided below:

General Advice

This type of advice is of a general nature only and will not take into account your personal objectives, financial circumstances or needs. It is intended to guide you in making an informed decision in regards to your financial affairs.

Personal Advice

Personal advice is available at no additional charge. This type of advice is suitable for simple needs and specific to that enquiry e.g. investments, contributions or insurance in regards to your account in MTAA Super. The Superannuation Adviser will make a recommendation and issue a Statement of Advice (SOA) detailing the personal advice provided.

Comprehensive Financial Advice

If your financial needs are more complex we can refer you to a Financial Planner.

Who will provide the financial advice services?

The entity that provides financial advice services to you will depend on your needs and how you choose to contact the Trustee. The table below summarises our services and the people responsible for providing the advice service.

Contact Method	Delivered by	Advice Type	Responsible Entity
Phone	Financial Education and Advice Team (FEAT)	General Advice and Personal Advice	Link Advice
Face to Face <ul style="list-style-type: none"> Workplace Seminars One on One 	Superannuation Adviser	General Advice and Personal Advice	The Trustee for General Advice Link Advice for Personal Advice
Comprehensive Advice	Financial Planner	Personal Advice	Industry Fund Services

The specific products on which the Trustee and Link Advice will provide general and personal advice to you are:

- MTAA Super (including MTAA Super Pensions)

How will I pay for the service?

The cost of providing general and personal financial product advice is included in the fees charged for membership of MTAA Super. Neither the Trustee nor Link Advice nor their representatives charge any additional fees or receive or obtain any commissions for the advice provided. The relevant MTAA Super PDS provides details of the fees charged for membership of the Fund.

How much commission/fees will representatives receive?

The Superannuation Advisers are paid a salary and do not receive any bonuses or commissions for the services they provide.

Advisers in FEAT are paid a salary and may be entitled to receive a bonus based on the number of members they assist, their performance, productivity, revenue and the quality of the experience they deliver. These bonuses are not related to product sales. They do not receive any other form of remuneration or commissions.

Are there any relationships or associations that might influence the Trustee in providing the financial services to me?

The Trustee has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

The representatives of the Trustee may be members of MTAA Super. Other than these, there are no relationships or associations that might reasonably be expected to influence the provision of these financial services.

Link Advice is a wholly owned subsidiary of Australian Administration Services which is the administrator of MTAA Super and a member of the Link Group of companies. For more information please visit www.linkgroup.com

Will anyone be paid for referring me to you?

No. We do not pay remuneration, commission or other benefits to anyone for referring you to us.

Privacy

The privacy and security of your personal information is important to both the Trustee and Link Advice. Your information will be collected and handled in accordance with our privacy policies, which is in line with the requirements of Privacy Legislation.

For advice provided by an employee of MTAA Super, please refer to the MTAA Super Privacy Policy and Collection Statement at mtaasuper.com.au/privacy

Link Advice is subject to the Link Group Privacy policy, a copy of which is available on request and the Privacy Statement is available from linkgroup.com/privacy.html

What indemnity insurance is in place?

Both the Trustee and Link Advice are covered by professional indemnity insurance which complies with s912B of the Corporations Act 2001 (Cth). This insurance provides cover for work performed by their representatives including after they have ceased their authorisation with the Trustee and Link Advice.

If you have a complaint

Both the Trustee and Link Advice are committed to handling any complaints promptly and fairly.

Any complaints will be managed in strictest confidence.

If you have a complaint about the advice provided:

Personal advice

- You can raise the issue with your representative, or
- If you would prefer not to discuss the complaint with your representative, or your concern is not satisfactorily resolved, please direct your complaint to:

The Complaints Officer Link Advice

PO Box 240
Paramatta NSW 2148
Telephone: **1300 734 007**

If you have not received a response to your complaint within 45 days, or you are not satisfied with the response, you have the right to take your complaint to an independent external dispute resolution body, the Financial Ombudsman Service (FOS), details below:

Financial Ombudsman Service

GPO Box 3
Melbourne VIC 3001
Telephone: **1800 367 287**
Website: fos.org.au

FOS is an independent body set up to assist consumers with the resolution of complaints relating to the financial services industry, including the provision of financial products advice. FOS may be able to assist you to resolve your complaint but will only become involved after you have made use of the above internal complaints handling process.

General advice

Motor Trades Association of Australia Superannuation Fund Pty. Limited is committed to handling complaints promptly, fairly and in the strictest confidence. If you have a complaint please raise the matter with a representative of MTAA Super.

We care about our members, and any complaints are taken seriously and dealt with as soon as practicable. If you have a complaint, call us on **1300 362 415** or write to us at:

The Complaints Officer
MTAA Super
Locked Bag 5134
Parramatta NSW 2124

The Complaints Officer will investigate your complaint and provide you with a written response.

If you do not receive a response to your complaint within 90 days, or if you are not satisfied with the response, you may have the right to take your complaint to the Superannuation Complaints Tribunal. The Superannuation Complaints Tribunal is an independent complaints resolution body which has jurisdiction to deal with most types of superannuation related complaints that relate to trustee decisions. This service is provided free of charge to you.

Superannuation Complaints Tribunal

Locked Bag 3060
Melbourne VIC 3001
Telephone **1300 884 114**
Website: **sct.gov.au**

If your complaint is outside the jurisdiction of the Superannuation Complaints Tribunal, and you have not received a response to your complaint within 45 days, or you are not satisfied with the response, you may have the right to take your complaint to the Financial Ombudsman Service. This service is provided free of charge to you.

Financial Ombudsman Service

GPO Box 3
Melbourne VIC 3001
Telephone: **1800 367 287**
Website: **fos.org.au**

The Australian Securities and Investments Commission has an infoline, **1300 300 630**, that you may use to make a complaint and obtain information about your rights.

[Our contact details](#)

Motor Trades Association of Australia Superannuation Fund Pty. Limited

PO Box 6273
Kingston ACT 2604
Telephone: **02 6273 4333**

Link Advice

PO BOX 240
Parramatta NSW 2148
Telephone: **1300 734 007**

Important information

This FSG has been prepared, authorised and issued by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718), and by Link Advice Pty Limited (ABN 36105 811 836 AFSL 258 145).

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