



Joint Financial Services Guide



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1 November 2017

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 MTAA Super sets out the main features of MTAA Super, including the costs and the risks associated with investing in MTAA Super. The MTAA Super PDS will generally be provided to you before you join MTAA Super. You can obtain a copy of the PDS by contacting us on 1300 362 415 or by downloading a copy of the PDS from our website, 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.

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

Things you should know before you seek advice

Who is the provider of the financial service given to me?

If you contact MTAA Super by telephone, email or letter, any service, information or advice will generally be provided by a representative of Link Advice, including employees of Australian Administration Services Pty Limited ABN 62 003 429 114 (AAS). AAS has been contracted by the Trustee to provide a range of member and employer services, such as answering your calls, processing your contributions, benefit payments and insurance, and providing you with other administrative services. In the course of answering your calls, Link Advice may provide general advice. Link Advice will also provide you with any personal advice you receive under MTAA Super's limited advice service offering.

Otherwise, general advice will be provided to you by the Trustee, or its representatives, for example in fact sheets and other publications. The Trustee is also the issuer of interests in MTAA Super.

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

The Trustee holds an Australian Financial Services Licence (AFSL 238 718) and will be responsible for the financial services it provides to you, including any advice provided to you by its representatives. The Trustee acts on its own behalf when providing these services.

Link Advice holds an Australian Financial Services Licence (AFSL 258 145) and will be responsible for the financial services it provides to you, including any financial product advice (whether general or personal advice) provided to you by its representatives.

The Trustee will not be responsible for the services provided by Link Advice or its representatives, and Link Advice will not be responsible for the services provided by the Trustee or its representatives.

What financial services can be provided?

The Trustee and Link Advice are authorised by their respective Australian Financial Services Licences to

provide a number of financial services. These services are set out in the following table:

The Trustee	Link Advice
Deal in a superannuation product by issuing, varying or disposing of a superannuation product.	Deal in a superannuation product by applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of a superannuation product.
Provide financial product advice on superannuation and basic deposit products.	Provide financial product advice on superannuation. Provide general financial product advice on: <ul style="list-style-type: none"> • deposit and payment products (including basic deposit products and deposit products other than basic deposit products) • general insurance products, and • life products (limited to life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds).

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

- MTAA Super (including the MTAA Super pensions)
- AUSfund (Australia's Unclaimed Super Fund), and
- Members Equity Bank Limited.

Under its agreement with the Trustee, Link Advice can provide you with either general financial product advice or limited personal financial product advice about your interest in MTAA Super.

How will I pay for the service?

The cost of financial product advice is included in the administration fees charged for membership of MTAA Super. Details of the fees relevant to your circumstances can be found in the PDS.

How much commission/fees will representatives receive?

Neither the Trustee nor Link Advice charges any additional fees or obtain any commissions for the advice provided.

The Trustee's representatives are employees of a company that is wholly owned by Motor Trades Association of Australia Superannuation Fund Pty. Limited as trustee of MTAA Super and are paid a salary. None of the Trustee's representatives (or the company that employs them) receives commissions, fees or bonuses for the services provided to you.

The representatives of Link Advice are salaried employees who do not receive any remuneration for the advice they provide to you although they may qualify for performance-based bonuses. These bonuses are discretionary and are dependent on the achievement of pre-determined compliance and service standards and business objectives.

Are there any relationships or associations that might influence MTAA Super or Link Advice in providing me with the financial service?

The Trustee has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited. The Trustee representatives may be members of MTAA Super.

AAS has been contracted by the Fund to provide administration and financial product advice services to members and employees of MTAA Super.

Link Advice Pty Limited (AFSL 258145) is a related body corporate of AAS and is the licensee responsible for advice provided by employees of AAS.

Link Advice is a wholly owned subsidiary of AAS which is a member of the Link Group of companies. For more information, please visit linkgroup.com.

There are otherwise no relationships or associations that might reasonably be expected to influence the provision of financial services to you by the Trustee or Link Advice.

Will anyone be paid for referring me to you?

No, neither the Trustee nor Link Advice pays commission or any 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 a representative of the Trustee, please refer to the MTAA Super *Privacy Policy* and Collection Statement at mtaasuper.com.au/privacy

AAS and Link Advice are 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 representatives and employees of the Trustee and Link Advice including after they have ceased their employment with the Trustee and Link Advice.

When you receive advice

What kind of advice will be provided to me?

MTAA Super and Link Advice are both licensed to provide general and personal financial product advice about superannuation (refer to the table on page 3 of this document).

General financial product advice is advice of a general nature about a financial product (such as MTAA Super) or a class of financial products (superannuation generally) and does not take into account your particular financial needs, circumstances or objectives. If you receive general financial product advice from us, we recommend you consider that advice in light of your own financial circumstances, needs and objectives.

Personal financial product advice is advice that does consider one or more of your particular financial needs, circumstances or objectives. Under its agreement with MTAA Super, Link Advice's representatives can provide personal financial product advice to you about a limited range of topics. These topics include:

- Your superannuation contributions
- Your investment option
- Your insurance cover
- Whether you should consider a transition to retirement strategy.

If the advice relates to a financial product, you should read the PDS for the financial product before making any decision based on the advice.

If you require a referral to a licensed financial planner, please call MTAA Super on **1300 362 415**.

If you receive personal financial product advice, you will also be provided with a Statement of Advice (SOA). The SOA will contain the advice provided to you, including the basis on which the advice was given, information about any fees or commissions that may apply and any associations that the licensee may have that might have influenced the advice.

If you have a complaint

Both the Trustee and Link Advice are committed to handling complaints promptly, fairly and in the strictest confidence. If you have a complaint, please raise the matter with your adviser in the first instance.

If you would prefer not to discuss the complaint with your adviser, or your complaint is not satisfactorily dealt with by the adviser, you may direct your complaint to:

The Complaints Resolution Officer
MTAA Super
Locked Bag 5134
Parramatta NSW 2124

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

Both the Trustee and Link Advice are members of independent external dispute resolution bodies. If after having followed the MTAA Super internal complaints resolution process as set out above you are not satisfied that your complaint has been satisfactorily handled, you may have the right to take your complaint to one of these bodies.

For services provided by the Trustee or its representatives:

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.

Superannuation Complaints Tribunal

Locked Mail 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.

Financial Ombudsman Service

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

For services provided by Link Advice's representatives:

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 the Financial Ombudsman Service (see contact details above).

[Our contact details](#)

Motor Trades Association of Australia Superannuation Fund Pty. Limited

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

Link Advice Pty Limited

(AFSL 258145)
Registered Address: Level 12,
680 George Street
Sydney NSW 2000
Mailing Address: GPO Box 240,
Parramatta NSW 2124
Tel: **1300 734 007**
(8am – 6pm, Mon – Fri)

Important information

This joint Financial Services Guide dated 1 November 2017 was prepared by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718), Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913) and Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258 145).

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