



# Joint Financial Services Guide

1 July 2019



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This joint Financial Services Guide 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).

## About this guide

The purpose of this Joint Financial Services Guide (Joint FSG) is to provide information about our services, how we and our representatives are paid, your rights as a client, and our complaints system.

It will also help you decide whether to use our services and clarify the roles of the Trustee and Link Advice in providing you with services and advice about MTAA Super.

If you need more information or help understanding anything in this document, call us on **1300 362 415**.

## Product Disclosure Statements

This Joint FSG should be read in conjunction with the MTAA Super Product Disclosure Statement (PDS).

The PDS sets out the main features of MTAA Super, including the costs and the risks associated with investing in MTAA Super. You can obtain a copy of the PDS by calling **1300 362 415** or at **mtaasuper.com.au**

If you receive advice that relates to purchasing a financial product other than MTAA Super, you should read the PDS relating to that product before deciding to purchase it.

## What do I get when I receive personal financial advice?

If you get personal advice, you will be given a Statement of Advice (SOA). An SOA is a record of the personal advice provided to you and the basis for that advice. It contains information about any fees that may apply. It also details any associations your adviser may have that might have influenced the advice.

If we provide you with advice where an SOA is not 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.

## Who is the Trustee?

Motor Trades Association of Australia Superannuation Fund Pty. Limited ABN 14 008 650 628, AFSL 238 718 (the **Trustee**) is the corporate trustee of MTAA Super. As Trustee, it is responsible for the management and operation of MTAA Super.

## Who is Link Advice?

Link Advice Pty Limited ABN 36 105 811 836, AFSL 258 145 (Link Advice) is an Australian provider of financial advice. MTAA Super has engaged Link Advice to provide financial advice to MTAA Super members about their superannuation.

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

## Things you should know before you seek advice

### **What financial advice services can be provided to me?**

MTAA Super members have access to three types of financial advice services:

#### **General advice**

This type of advice is of a general nature and will not take into account your personal objectives, financial circumstances, or needs. It is intended to help you make an informed decision about your financial affairs.

#### **Personal advice**

Personal advice is suitable for simple queries about your super and is limited to a single topic per enquiry. It includes queries about investment options, contributions, consolidation, retirement options, and insurance arrangements within your MTAA Super account.

#### **Comprehensive advice\***

With comprehensive advice, you work with a financial planner to develop a full financial plan.

\* Comprehensive advice is provided to MTAA Super members by Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL 232 514). IFS is responsible for any advice given to you by its representatives. Details about this service (including cost of advice) are set out in a separate Financial Services Guide available from IFS. For a copy, call **1300 138 848**.

### **Who will provide me with financial advice services?**

Who provides you with financial advice services will depend on your advice needs and how you choose to contact us. The table below summarises the advice services available to you and the people responsible for providing advice.

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"> <li>Workplace</li> <li>Seminars</li> <li>One on One</li> </ul>	Superannuation Adviser	General Advice and Personal Advice	The Trustee for General Advice Link Advice for Personal Advice

### **Who do your advisers work for and who is responsible for the financial advice and services they provide?**

Our Superannuation Advisers are employees of the Trustee. The Trustee is responsible for any general advice provided by Superannuation Advisers.

Superannuation Advisers are also authorised representatives of Link Advice. Link Advice is responsible for any personal advice provided by our Superannuation Advisers.

Advisers in the Financial Education and Advice Team (FEAT) are employed by Link Advice. Link Advice is responsible for all general and personal advice provided by FEAT.

### **What products can I get advice about?**

The Trustee and Link Advice will only provide general and personal advice about MTAA Super products, including MTAA Super Pensions.

### **How do I pay for financial advice services?**

General and personal advice services are provided at no additional cost – it's covered by your MTAA Super administration fees. For details about MTAA Super fees, see the MTAA Super PDS.

### **What fees do advisers receive for the services they provide?**

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 but 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. Advisers in FEAT do not receive any other form of payment or commissions.

Neither the Trustee nor Link Advice charge any additional fees or receive any commissions for the advice provided to you.

### **Are there any relationships or associations that might influence the advice I get?**

The Trustee is part owner of Industry Super Holdings Pty Ltd and Members Equity Bank Limited. The representatives of the Trustee may also be members of MTAA Super.

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 details go to [www.linkgroup.com](http://www.linkgroup.com).

Other than these, there are no relationships or associations that influence how we provide financial services.

### **Do you pay for referrals?**

No. We do not pay commissions or any other benefits to anyone who refers you to us.

### **Privacy**

The privacy and security of your personal information is important to us. Your information will be collected and handled in accordance with our privacy policies and in line with privacy legislation.

For advice provided by an employee of the Trustee, refer to the MTAA Super Privacy Policy and Collection Statement at [mtaasuper.com.au/privacy](http://mtaasuper.com.au/privacy)

For advice provided by an employee of Link Advice, refer to the Link Group Privacy policy (available on request). Also see Link Advice's Privacy Statement at [linkgroup.com/privacy.html](http://linkgroup.com/privacy.html).

### **Indemnity insurance**

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**

We are committed to handling any complaints promptly and fairly. All complaints will be managed in strictest confidence.

### **Complaints about general advice services**

If you have a complaint about any general advice you have received, you can write to:

The Complaints Officer  
MTAA Super  
Locked Bag 5134  
Parramatta NSW 2124  
Telephone: **1300 362 415**  
[contact@mtaasuper.com.au](mailto:contact@mtaasuper.com.au)

The Complaints Officer will investigate your complaint and provide you with a written response within 90 days.

If your complaint has not been resolved to your satisfaction, or your complaint has not been resolved within 90 days, then you may take your complaint to the Australian Financial Complaints Authority.

### **Complaints about personal advice services**

If you have a complaint about any personal advice you have received, you can raise the issue with your adviser.

If you would prefer not to discuss the complaint with your adviser, or your concern is not satisfactorily resolved, you can direct your complaint to the Link Advice Complaints Officer.

**The Complaints Officer Link Advice**  
PO Box 240  
Parramatta NSW 2148  
Telephone: **1300 734 007**  
[advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)

### **Australian Financial Complaints Authority (AFCA)**

If you raise an issue with the Trustee or Link Advice and it is not resolved to your satisfaction, you can lodge a complaint with AFCA.

AFCA is an independent body that deals with the resolution of complaints relating to the financial services industry. It also deals with complaints related to superannuation trustee decisions.

AFCA provides this service free of charge.

### **Australian Financial Complaints Authority**

GPO Box 3  
Melbourne VIC 3001  
Telephone: **1800 931 678**  
**[www.afca.org.au](http://www.afca.org.au)**  
**[info@afca.org.au](mailto:info@afca.org.au)**

### **Our contact details**

Motor Trades Association of Australia  
Superannuation Fund Pty. Limited

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

Link Advice Pty Limited  
Address: Link Advice  
PO BOX 240  
Parramatta NSW 2148  
Telephone: **1300 734 007**

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Trustee: Motor Trades Association of  
Australia Superannuation Fund Pty. Limited  
ABN 14 008 650 628 | AFSL 238 718

MTAA Superannuation Fund  
ABN 74 559 365 913 | USI MTA0100AU

