

Financial Services Guide

1 August 2016

Important information

This Financial Services Guide (FSG) is issued by Energy Industries Superannuation Scheme Pty Limited ABN 72 077 947 285 ('EISS', 'EISS Financial Planning', 'we', 'us', or 'our').

EISS is the trustee of Energy Industries Superannuation Scheme (RSE No. L0001373, AFSL 441877) (Scheme). EISS is the provider, through its employees, of the financial services set out in this FSG.

The purpose of this FSG is to give you important information about:

- who we are;
- the products and services we can offer you;
- how we and our associates are paid;
- any potential conflict of interest we may have;
- our internal and external dispute resolution procedures and how you can access them;
- how we protect your personal information; and
- how we can be contacted.

It is intended that this FSG should assist you in determining whether to use the financial services we provide.

Where we issue, recommend, offer or arrange to issue a financial product, we will provide you with a Product Disclosure Statement (PDS) and other relevant documentation. The PDS will contain important information about the product to assist you in making an investment decision. If you wish to become a member of the Scheme, please complete the application form in the PDS of the product you wish to invest in.

Who is responsible for the financial services provided?

EISS is the holder of an Australian Financial Services Licence (AFSL) number 441877 under the Corporations Act 2001. EISS is responsible for the financial services described in this FSG and the services provided to you by EISS, through its employees.

What services do we offer?

EISS holds an AFSL that authorises us to provide financial product advice and deal in the financial products listed below:

- superannuation;
- managed investment schemes including investor directed portfolio services;
- government debentures, stocks and bonds;
- deposit products (such as at call cash accounts and term deposits) and payment products;
- securities;
- personal insurance- life, disability and trauma; and
- retirement income streams including superannuation, pensions and annuities.

EISS and its representatives can provide you with either general or personal financial product advice about the financial products listed above.

Personal financial product advice

If you are a member of the Scheme, or you are considering joining the Scheme, we are able to provide you with personal financial product advice that is tailored to your objectives, financial circumstances and other needs in relation to the Scheme. We can also provide you with advice on the financial products listed above where you seek such advice.

Where we provide you with personal financial product advice, we will provide you with a Statement of Advice (SoA). The SoA will contain the following:

- our advice to you;
- the circumstances that form the basis of our advice;
- details of any fees or commissions in relation to our advice; and
- any associations we have that may influence the advice we provide to you.

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General financial product advice

From time to time, we will provide you with general financial product advice. General financial product advice does not take into account your personal objectives, financial circumstances and needs. General financial product advice may be provided in a number of forms, including verbally or in general communications sent to our members or in response to queries you may have from time to time.

Where we provide you with general financial product advice we will provide you with a warning that we have not considered your personal circumstances.

Factual information

We will provide you with factual information upon request or in general communications sent to our members.

How do I obtain financial product advice?

EISS Financial Planning offers advice either by phone or face-to-face across NSW. To speak to a financial planner or arrange an appointment, please phone (02) 9046 1920 or visit our website at eisuper.com.au.

Does EISS have any relationships or associations with financial product issuers?

EISS's representatives may provide financial advice in relation to products issued by EISS as trustee of the Scheme or from a list of authorised financial products issued by other product issuers. EISS acts on behalf of other product issuers when it sells investment products, not being an investment held through an interest in the Scheme.

If you need to know the name of the issuer of a product, please refer to the PDS for the product or the SoA that was provided to you. Alternatively, you can ask your planner.

EISS also engages external experts such as investment advisers, investment managers, administrators, custodians, accountants, solicitors and auditors to assist with our obligations. Information on the service providers is available at eisuper.com.au under 'Governance'.

How are we remunerated for the services we provide?

The fees and costs of each particular product issued by EISS are referred to in the PDS and member statements. The PDS of each financial product provides information about the fees and costs associated with the financial product, including any insurance products that are offered as part of the product. All insurance products are offered on an opt-out basis.

EISS may receive commission payments for selling the investment products of other product issuers. You may request particulars of any remuneration, commission or benefits payable to EISS in respect of a particular product or service. The amount paid to EISS from other product issuers will vary from time to time.

Advice services

Depending on the type and scope of the advice provided to members of the Scheme, financial advice will either be provided to you at no additional cost or you may be charged a fee. The cost of providing all factual information or general financial product advice in relation to an EISS product is included in the fees charged for each EISS product.

If you obtain personal financial product advice, a fee may be charged to you or through your EISS account. If you require advice on the following, you will generally be charged on a fee-for-service basis:

- your spouse's super;
- non-super investments;
- rolling money into an EISS account from other super funds;
- Centrelink;
- comprehensive retirement planning;
- redundancy;
- aged care; or
- ongoing service program.

If you receive personal financial product advice, more detailed information about fees or other benefits payable to EISS will be contained in your SoA.

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How are any fees, commissions or other benefits calculated for providing the financial services?

The PDS of your particular product will provide details of the fees and costs of the product.

Where EISS is entitled to receive commission payments from other product issuers, they may be calculated by reference to:

- a percentage of the amount initially invested; or
- a percentage of the ongoing value of the investment.

How are our representatives remunerated?

EISS's representatives are employees of EISS and are paid a salary for their services. No employee of EISS receives commissions, bonuses or performance based remuneration.

How can I give you instructions about my financial product/s?

You can provide us instructions by telephone, mail, email, fax or via our website. There may be certain instructions for some products or services, details of which are explained in the relevant PDS or forms.

How do we protect your privacy?

We are required to comply with relevant privacy laws. The personal information that we collect is used to process your application, administer your account(s), provide you with services and conduct research about how to improve our services and products. Unless required or authorised by law, we will only provide your personal information to authorised service providers who use the information to administer your account and provide services to you on our behalf. For more information, please refer to our Privacy Policy available at eisuper.com.au or from Member Services.

We will keep a record of any advice you are given, including your SoA and any further advice for a period of seven (7) years from the date the advice is given. You may request a record of your SoA or further advice if you have not already been provided a record of this advice. If you require a copy of your further advice please contact Member Services on 1300 396 901.

Professional indemnity insurance

EISS maintains professional indemnity insurance which covers the conduct of its employees and representatives for claims arising out of professional services to third parties. This coverage includes the conduct of representatives who no longer work for EISS but did at the time of the relevant conduct. These arrangements satisfy the relevant requirements under the Corporations Act 2001.

If you have a complaint

We strive to provide a high standard of member service. If however, you are dissatisfied with the service you receive or a decision which affects you, you may lodge a complaint with us by writing to:

Complaints Resolution Officer
Energy Industries Superannuation Scheme
PO Box N835
Grosvenor Place NSW 1220

Alternatively, you may forward an email to complaints@eisuper.com.au or contact Member Services.

We are required to take reasonable steps to properly consider and deal with your complaint within 90 days of receipt of your complaint.

It is not always possible to properly consider and deal with complaints within 90 days. If we have not made a decision within 90 days of receipt of your complaint, you may write and request our written reasons for our failure to make a decision within that period. Written reasons for not making a decision within 90 days of your complaint must be given within 28 days of receipt of your request.

You will be notified of our decision on the complaint once it is made. In case of decisions that relate to death benefits, we must give you written reasons when we notify you of our decision. In the case of other decisions, you may request written reasons for our decision and we must give you our written reasons within 28 days of receipt of your request.

If, after our response you are not satisfied or if, after 90 days you have not received a response, you may be able to refer your complaint to the Superannuation Complaints Tribunal (SCT).

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The SCT is an independent body and you can only approach the SCT if you have already had your complaint considered by us. The SCT may be contacted at the following address:

The Manager, Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001

Alternatively, you may email info@sct.gov.au
or call 1300 884 114.

Contact us

If you require further information from us about this guide you can contact us in any of the following ways.



1300 369 901
between 8.30am and 5.00pm
(AEST Monday to Friday)



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The information in this document is current as at the date of issue. It is of a general nature only and does not contain personal financial product advice. This document is issued by Energy Industries Superannuation Scheme Pty Limited ABN 72 077 947 285 (the Trustee), RSE Licensee L0001373 and AFS Licence 441877 as trustee for Energy Industries Superannuation Scheme Pool A ABN 22 277 243 559, RSE R1004861 and Pool B ABN 64 322 090 181, RSE R1004878 (the Scheme). Throughout this document the Trustee is referred to as 'EISS', 'EISS Financial Planning', 'we', 'us' or 'our'.