

Financial Services Guide



23 September 2019

Important information

This Financial Services Guide (FSG) is issued by Energy Industries Superannuation Scheme Pty Limited ABN 72 077 947 285, Australian Financial Services Licence 441877, Registrable Superannuation Entity No. L0001373 ('EISS Super', 'we', 'us', or 'our').

EISS Super is the trustee of Energy Industries Superannuation Scheme and the provider 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 EISS Super, 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 Super is responsible for the financial services described in this FSG and the services provided to you, by us and our employees.

What services do we offer?

EISS Super holds an Australian Financial Services Licence that authorises us to provide financial 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;
- investment life insurance products;
- personal insurance – life, disability and trauma; and
- retirement income streams including superannuation, pensions and annuities.

EISS Super and our employees, which includes our financial planners, can provide you with either general or personal financial advice about the financial products listed above.

Personal financial advice

If you are a member of EISS Super, or you are considering joining EISS Super, we are able to provide you with personal financial advice that is tailored to your objectives, financial circumstances and needs in relation to EISS Super. 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 advice, we will provide you with a Statement of Advice. The Statement of Advice will contain:

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

General financial advice

From time to time, we may provide you with general financial advice. General financial advice does not take into account your personal objectives, financial circumstances and needs. General financial 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.

Where we provide you with general financial 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 advice?

EISS Super offers advice either by phone or face-to-face across New South Wales. To arrange an appointment, please phone 1300 369 901 or visit eisuper.com.au/appointment.

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

EISS Super employees may provide financial advice in relation to products issued by EISS Super as trustee or from a list of authorised financial products issued by other product issuers.

If you need to know the name of the issuer of a product and/or the details of a product, please refer to the PDS or the Statement of Advice that was provided to you. Alternatively, please ask your Financial Planner.

EISS Super also engages external experts such as investment advisers, investment managers, administrators, custodians, accountants and auditors to assist with our obligations. Information on these providers is available at eisuper.com.au/governance-and-disclosures.

How are our employees remunerated?

EISS Super employees are salaried employees. No employee of EISS Super receives commissions, bonuses, incentives or performance based remuneration.

How are we remunerated for the services we provide?

EISS Super does not receive any commissions, bonuses or incentives for our services.

EISS Super and our employees do not receive or pay referral fees from or to organisations (or individuals) who introduce you to us or us to you.

The fees and costs of each particular product are disclosed in the relevant PDS (including any insurance products that are offered as part of the product). Generally, insurance products are offered on an opt-out basis.

EISS Super and our employees may, infrequently, receive non-monetary benefits from product providers and other third parties which are valued at \$300 or less. All non-monetary benefits received by us or our employees are recorded and maintained in our 'Register of Gifts' in accordance with the requirements of our Conflict Management Framework and Policy. If you wish to inspect the Register please ask your Financial Planner. You may also request particulars of any remuneration or benefits in respect of a particular product or service at any time.

Advice services

Depending on the type and scope of the advice provided to members of EISS Super, 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 advice in relation to an EISS Super product will not incur an additional charge to you because it is already included in the fees charged for each EISS Super product and disclosed in the PDS.

If you obtain personal financial advice, a fee may be charged directly to you or through your EISS Super account. You will only be charged such a fee if you have agreed upfront to proceed with the advice and the proposed fee. We can provide personal financial advice on the following:

- your super;
- your spouse's super;
- non-super investments;
- rolling money into an EISS Super account from other super funds;
- Centrelink;
- comprehensive retirement planning;
- redundancy;
- aged care; or
- as part of the Ongoing Service Program.

If you receive personal financial advice, detailed information about the fees payable to EISS Super will be contained in your Statement of Advice.

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

Depending on the type of transaction, you can provide us with instructions by telephone, in writing or via our online member portal. For some types of transactions you may only be able to instruct us in limited ways (such as in writing), the details of which are explained in the relevant PDS or forms.

Professional indemnity insurance

EISS Super maintains professional indemnity insurance which covers the conduct of our employees for claims arising from the provision of professional services. This coverage includes the conduct of employees who no longer work for EISS Super but did at the time of the relevant conduct. These compensation arrangements satisfy the relevant requirements under the Corporations Act 2001.

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/privacy or by contacting us.

We will keep a record of any advice you are given, including your Statement of Advice and any further advice for a period of seven (7) years from the date the advice is given. You may ask your Financial Planner or Member Services to provide you with a copy of any advice that we have given you at any time.

Complaints

On 1 November 2018, the Australian Financial Complaints Authority (AFCA) replaced the Superannuation Complaints Tribunal as the dispute resolution scheme for the superannuation industry and financial services generally.

This means if you make a complaint to EISS Super and you're not satisfied with the outcome of your complaint, or we have not resolved your complaint within 90 days, you can complain to an independent body that can assist you further with resolving your complaint at no cost to you.

There are some time limits for lodging certain complaints with AFCA. For instance, complaints about the payment of a death benefit, must be lodged with AFCA within 28 days of receipt of a decision letter from us. You may wish to contact AFCA for more information about their time limits.

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

EISS Super
GPO Box 7039
Sydney NSW 2001

Alternatively, you can email us at complaints@eisuper.com.au or call us on 1300 369 901.

You can also lodge your complaint directly with AFCA in the first instance by visiting afca.org.au or writing to:

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001

Alternatively you can email AFCA at info@afca.gov.au or call them on 1800 931 678 (free call).

We're here to help

 1300 369 901  eisuper.com.au  GPO Box 7039, Sydney NSW 2001

The information in this document is current as at the date of issue, is of a general nature only and has been prepared without taking account of your objectives, financial situation or needs. Before acting on this information or making an investment decision about whether to acquire, hold or sell a financial product, you should consider its appropriateness having regard to your objectives, financial situation and needs and read the relevant Product Disclosure Statement which is available at eisuper.com.au or by contacting Member Services on 1300 369 901. 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 - Pool B ABN 64 322 090 181, RSE R1004878 (the Scheme). Throughout this document the Trustee may be referred to as 'EISS', 'EISS Super', 'we', 'us' or 'our'. 1047.4 09/19 ISS10