

Financial Services Guide

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Version 1.0

This Financial Services Guide (FSG) is an important document that provides you with information about the financial services provided by LGIAsuper.

It is designed to help you decide whether to use the financial services we provide by giving you information about:

- the types of financial services offered and how they are paid for
- who is providing you with advice
- the types of documents we may provide to you in different circumstances
- how our staff who provide these services are remunerated
- how complaints are handled.





Other documents

If you are considering investing in an LGIAsuper product, you should read the relevant Product Disclosure Statement (PDS). The PDS contains information about the product and will assist you in making an informed decision about that product.

This FSG consists of two parts. We will provide you with Part A and Part B of this FSG at the earliest possible opportunity prior to you receiving any advice.

You should read both Part A and Part B of this FSG carefully and contact us if you have any questions or do not understand any of the contents.

LGIAsuper Group

LGIAsuper Trustee (ABN 94 085 088 484, AFSL no. 230511) is trustee for LGIAsuper (ABN 23 053 121 564).

LGIAsuper Services Pty Ltd (LGIAsuper Services, ABN 49 616 808 970) is a corporate authorised representative (no. 1255725) of LGIAsuper Trustee and is a wholly owned subsidiary of LGIAsuper.

In this FSG, LGIAsuper Group refers to LGIAsuper Trustee and LGIAsuper Services collectively.

Remuneration

LGIAsuper Group employees are fully remunerated with an annual salary and they receive no fees, commissions or bonuses in respect of the financial information, product recommendations or advice they provide to you.

Compensation arrangements

LGIAsuper has professional indemnity insurance in place (trustee liability insurance), and believes this will cover claims in relation to the conduct of LGIAsuper Group employees during the time they are employed by LGIAsuper Group.

Information or advice?

LGIAsuper Group employees may give you factual information, or may give you general or personal advice. If we give you personal advice, we will provide you with a Statement of Advice which will contain the personal advice and explain the basis on which it is given.

PART A: General advice and dealing services

The financial services referred to in Part A of this FSG are offered by LGIASuper Trustee.

LGIASuper Trustee is authorised to deal in superannuation interests, and to provide advice on superannuation.

Where an LGIASuper Group employee provides broad-based recommendations or advice and does not take into account your personal financial circumstances, the financial advice is regarded as general advice only and it is not necessary for you to receive a Statement of Advice.

This general advice can be provided in a variety of ways including through the LGIASuper contact centre, workplace seminars and meetings with members and employers. This may include advice on the following superannuation topics:

- LGIASuper products
- investment choice
- rollovers and transfers
- voluntary contributions
- salary sacrifice and co-contributions
- spouse contributions
- splitting benefits with a spouse
- death and disablement benefits
- superannuation tax issues
- other superannuation matters.

How and what you pay

The cost of providing general advice is included in the administration fees charged to LGIASuper members.

Advice restricted to superannuation

Under Part A, LGIASuper Group employees only provide you with general advice in relation to superannuation.

Part B: Personal advice services

LGIAsuper current and prospective members are able to access personal advice services ranging from limited single issue advice about superannuation (for example, salary sacrifice contributions), to broader superannuation and retirement planning advice.

The financial services referred to in Part B of this FSG are offered by LGIAsuper Services as a corporate authorised representative (no. 1255725) of LGIAsuper Trustee.

Your financial adviser

Your adviser is a representative of LGIAsuper Services.

Authorised financial services

LGIAsuper Trustee is authorised to provide advice on the following classes of financial products, and has authorised LGIAsuper Services to provide advice on these classes:

- superannuation
- deposit and payment products
- derivatives
- foreign exchange contracts
- life insurance products
- managed investment schemes (excluding investor directed portfolio services)
- retirement savings accounts
- securities.

Personal advice is provided to you by LGIAsuper Group employees. Some of these employees are only authorised to provide advice on superannuation. Your financial adviser will tell you if this applies.

Please note that LGIAsuper Services can only deal on your behalf in superannuation products.



Available advice

Limited super advice

If you have specific questions about making the most of your super, our financial advisers can assist you with:

- growing your super (eg. salary sacrifice)
- the investment mix for your super
- your insurance requirements.

This advice is typically provided over the phone.

Retirement planning advice

If you are planning for retirement and are seeking more in-depth super advice, our financial advisers can assist you with:

- forecasting how much super you might need
- transition to retirement options
- generating tax-effective income from super
- understanding potential Centrelink entitlements
- comparison of super products.

This advice is typically provided face to face.

Broader financial advice

LGIAsuper can also offer a broader financial advice service on request. Another financial services licensee supports the delivery of this service and you will be provided with a separate FSG.

Important steps in the advice process

If your financial adviser provides you with a recommendation which takes into account (or reasonably should take into account) your financial objectives, your financial situation or your financial needs, this constitutes personal advice and you must be provided with a copy of this guide as well as a Statement of Advice.

In certain circumstances, your financial adviser may give you further advice in relation to a Statement of Advice that we have issued to you previously. This further advice may be provided by letter, email, phone or fax. You can request a copy of the record of this further advice (known as a Record of Advice) up to 7 years after the further advice is given by contacting us.

How and what you pay

LGIAsuper Services does not charge for general or single issue personal advice provided over the phone.

A minimum appointment fee of \$220 applies for broader superannuation advice. An additional fee of up to \$660 (ie. \$880 in total) may be charged depending on the level of advice required. Charges include GST.

The fee charged for advice that relates to superannuation may be deducted from your LGIAsuper account on request. The fees will be explained to you in detail if you ask for this advice.



Relationships and associations

Information about our relationships and associations with other entities is provided to you so that you can assess whether or not they may influence the advice we give you. LGIASuper Services is owned by LGIASuper. LGIASuper Services is paid fees by LGIASuper for providing some of the services described in Part B of this FSG. Your decision to use any of these services will not influence the fee paid by LGIASuper to LGIASuper Services.





Do any relationships exist that might influence us in providing you with financial services?

LGIAsuper and LGIAsuper Services do not have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

Complaints

If you are unhappy with the financial services or products provided by LGIASuper Trustee or LGIASuper Services, we have an internal complaints handling process. You can contact our Complaints Officer at:

Post Complaints Officer
LGIASuper
GPO Box 264
Brisbane Qld 4001

Email complaints@lgiasuper.com.au

Phone 1800 444 396

Fax 07 3244 4344

Our Complaints Officer makes every effort to resolve complaints without the need for further formal action.

The Complaints Officer will send an initial response/acknowledgement within 14 days of receiving your complaint. Where necessary, a full, formal response will be given within 45 days of receiving the complaint. If you believe our internal complaints process has not satisfactorily resolved your complaint, you can contact one of the following external dispute resolution bodies depending on the nature of your complaint.

If your complaint relates to:

- the administration of your LGIASuper account;
- a decision made by us in relation to a benefit provided by LGIASuper;
- advice provided by LGIASuper Group representatives or authorised representatives in relation to an LGIASuper product; or
- you have not received a response to your complaint from us within 90 days of lodgement.

You can contact the Superannuation Complaints Tribunal (SCT). This is an independent body set up by the Australian Government to help members resolve certain types of complaints with superannuation fund trustees.

To find out whether the SCT is able to handle a complaint you can contact them as follows.

Post Superannuation
Complaints Tribunal
Locked Mail Bag 3060
Melbourne Vic 3001

Website www.sct.gov.au

Email info@sct.gov.au

Phone 1300 884 114

Fax 03 8635 5588

If your complaint relates to advice provided by LGIASuper Services about financial products not provided by LGIASuper, or you have not received a response to your complaint from us within 45 days of lodgement, you can contact the Financial Ombudsman Service (FOS). The FOS provides fair and independent financial services dispute resolution free to consumers.

To find out whether the FOS is able to handle a complaint you can contact them at:

Post Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Website www.fos.org.au

Email info@fos.org.au

Phone 1800 367 287 (free call)

Fax 03 9613 6399



Privacy

LGIAsuper respects the privacy of members. It is necessary to collect certain personal identification information from members in order for the fund to operate efficiently and provide financial services to members. Any personal information collected will be used primarily to maintain correct records, to accurately calculate benefit entitlements and to communicate with members about their superannuation.

LGIAsuper will keep personal information secure from unauthorised access and will destroy or permanently de-identify sensitive information once it is no longer needed.

The LGIAsuper Privacy policy is available free of charge on request from LGIAsuper's office or website lgiasuper.com.au.

Contacting a representative

LGIAsuper representatives can be contacted at:

Phone 1800 444 396
Fax 07 3244 4344
Website lgiasuper.com.au
Email info@lgiasuper.com.au
Post GPO Box 264
Brisbane Qld 4001
Visit Level 20, 333 Ann St
Brisbane Qld 4000

T 1800 444 396
F 07 3244 4344
E info@lgiasuper.com.au
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