

# Equip Financial Services Guide

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Togethr Trustees Pty Ltd



# Our Financial Services Guide (FSG)

Togethr Trustees Pty Ltd (“Togethr”) is the trustee for the Equipsuper Superannuation Fund (“Equip” or “the Fund”). This Financial Services Guide (“FSG”) is provided by Togethr, and we can be contacted using the contact information on the back of this FSG.

Togethr holds a Registrable Superannuation Entity (RSE) licence granted by the Australian Prudential Regulation Authority (APRA).

Togethr also holds an Australian Financial Services Licence (AFSL 246383) granted by the Australian Securities and Investments Commission (ASIC), authorising the provision of financial services in relation to the Fund. When providing these financial services, Togethr acts on its own behalf and is liable for the financial services provided by its representatives, including its employees.

## **We are not independent, impartial or unbiased**

Togethr Trustees Pty Ltd (ABN 64 006 964 049, AFSL 246383) (referred to in this document as “we”, “us” or “our”), Togethr Financial Planning Pty Ltd (ABN 84 124 491 078, AFSL 455010) trading as Equip Financial Planning and MyLife MyAdvice and Togethr Asset Management Pty Ltd (ABN 48 604 771 539) are members of the Togethr Group of companies. Togethr Holdings Pty Ltd (ABN 11 604 515 791) is the parent company of the Group and wholly owns each subsidiary company.

We can only provide financial services linked to the financial products we issue and distribute as trustee of the Equipsuper Superannuation Fund (ABN 33 813 823 017) whose divisions include Catholic Super, MyLife MySuper and MyLife MyPension.

We may also refer you to our related company, Togethr Financial Planning Pty Ltd, to obtain financial advice. We issue financial products that are on Togethr Financial Planning Pty Ltd’s approved product list and may be recommended by its financial planners for you to acquire, or maintain your interest in, where this is appropriate and in your best interests. Togethr Financial Planning Pty Ltd pays an arm’s-length service fee to us for the provision of administration services and receives fees from us for financial planning services provided to us.

As a result of the Togethr structure, we are not independent as Togethr Holdings Pty Ltd and Togethr Trustees Pty Ltd can ultimately benefit from the financial services we provide to you.

This FSG is designed to assist you in deciding whether to use the financial services provided by Togethr. It contains information about:

- the services and products we are authorised to provide to you;
- our structure and operations;

- the remuneration that may be paid to us and other persons in relation to the services offered;
- our business relationships, including our relationship with Equip Financial Planning;
- how to contact us; and
- how complaints against us can be made and how they are dealt with.

New members or employers joining the Fund must also be given a Product Disclosure Statement (PDS), which describes the features of the superannuation product offered to you and is designed to help you make a decision about whether to acquire the product.

### **Where can I find out more?**

Detailed information on the Fund is readily available via the Equip website **equipsuper.com.au** or on request via our Helpline **1800 682 626**.

Members can download PDSs, publications and forms from the website, or request them via our Helpline.

### **Togethr structure**

Togethr is responsible for administering the Fund according to a legal Fund document referred to as “the Trust Deed”, the Corporations Act 2001 and other relevant legislation. Togethr is a wholly owned subsidiary of Togethr Holdings Pty Ltd (ABN 11 604 515 791).

The Togethr Board consists of three member directors, three employer directors, and three independent directors. The directors appoint a Chair who must be one of the three independent directors. The directors must satisfy certain requirements to hold office in accordance with relevant legislation. Current biographical information on our Chair and directors is available on our website.

### **Our products and services**

Togethr is authorised under its AFSL to deal in and provide financial product advice on superannuation products. This means Togethr can issue an interest in the Fund and provide superannuation advice services to members. We recommend you consider the relevant Equip PDS and Target Market Determination (TMD) before you make any decisions about investing in the Fund.

## Products

Membership of the Fund is available by joining through a sponsoring employer, as a member's spouse, or as a choice member.

If you have an accumulation account with the Fund, you have a choice of Diversified and Sector investment options. Through these you can choose asset classes to deliver a balance of returns and risks appropriate to your own investment preferences and objectives.

For more detailed information on investment options and how to choose them, you should refer to the PDSs on the website, or you can contact our Helpline.

## How we are paid

We levy administration and investment fees on members and sometimes employers to cover the Fund's operating costs (these fees and costs are set out in the Fund's PDSs). The cost of providing general advice is included in these fees. Provision of personal advice relating to a member's interest in the Fund can be provided on a fee for service basis and fees may be debited from the accounts of members who use the service.

Togethr's chairman and directors receive fixed annual fees in recognition of the services and expertise they provide to the Fund.

We also employ staff responsible for the management of the Fund and the provision of products and services to members.

Togethr employees receive salaries and can be paid a percentage of their salary as an annual bonus in recognition of their individual performance.

## Business relationships

### Equip Financial Planning

Togethr Financial Planning Pty Ltd (trading as Equip Financial Planning) (ABN 84 124 491 078, AFSL 455010) is licensed to provide financial planning services to retail and wholesale clients. Equip Financial Planning charges fees to its clients for the provision of financial advice.

### Intra fund advice service

Togethr Financial Planning Pty Ltd provides intra-fund advice services for members of the Fund on behalf of the trustee, Togethr.

Intra fund advice is simple personal financial advice limited to a member's interest in the Fund. It is not available to individuals who are not members of the Fund and may not be suitable for members who need more comprehensive advice.

Togethr Financial Planning Pty Ltd is wholly owned by Togethr Holdings Pty Ltd (ABN 11 604 515 791), which also owns Togethr.

## The Equisuper Superannuation Fund (ABN 33 813 823 017) pays to Equip Financial Planning service fees for:

- Conducting member education seminars, including member retirement seminars and worksite education seminars;
- Providing financial advice including the provision of intra-fund advice to members.

These fees are paid out of administration fees charged to all Fund members. Equip Financial Planning pays an arms-length service fee to Togethr for the provision of administration services and receives fees for financial planning services provided to Togethr.

Members can access intra fund advice relating to their interest in the fund through Equip Financial Planning in limited circumstances. There is generally no cost for this advice although fees may apply if you use this service frequently. You'll be advised if this is to occur.

For a copy of Equip Financial Planning's *Financial Services Guide* (FSG), please contact Equip Financial Planning on **1800 065 753**.

## Togethr Holdings Pty Ltd

Togethr Holdings Pty Ltd provides the following services to Togethr, Togethr Asset Management Pty Ltd and Togethr Financial Planning Pty Ltd (together the Togethr Corporate Group):

- Services of the chief executive officer of the Togethr Corporate Group as chief executive of each company;
- The services of directors of Togethr Holdings who are also directors of Togethr and who may be appointed directors of other companies within the Togethr Corporate Group; and
- Services of any external service providers engaged by Togethr Holdings for the benefit of some or all of the Togethr Corporate Group of companies.

## Togethr

Togethr provides the following services to some or all of the Togethr Corporate Group of companies:

- Staff to enable each relevant group company to perform its functions and operations;
- Access to and provision of appropriate office premises and equipment;
- A licence to use the name "Equisuper" or "Equip";
- Governance services, including company secretarial, finance, risk, compliance, and legal functions; and
- Marketing and communications services.

As applicable, the relevant group company pays Togethr for these services.

## **Other business relationships**

### **1. Administration services**

Togethr has appointed Mercer Outsourcing (Australia) Pty Ltd ABN 83 068 908 912, AFSL 411980 to provide administration and Helpline services to the Fund. A copy of the Mercer FSG can be requested from our Helpline or can be downloaded from Mercer's website. [mercercwealthsolutions.com.au](https://www.mercerwealthsolutions.com.au)

### **2. Insurance providers**

Togethr has taken out group life, disablement and salary continuance insurance policies with Metlife Insurance Limited (ABN 75 004 274 882, AFSL 238096).

### **3. Custodian services**

Togethr has appointed National Australia Bank Limited (ABN 12 004 044 937) to provide custodial and related services for the Fund.

### **4. Referral arrangements**

Togethr has some special arrangements with other service providers. Togethr does not, through these arrangements, endorse or recommend the products and services offered by these providers.

Togethr does not receive any commissions or other benefits for referring you to the products or services offered by these entities.

The decision about whether to take up the products and services offered by these providers is for members alone to make.

See our website for more information.

## **Collection of personal information from members**

Togethr collects personal information from members in order to provide the above services and products which include the provision of financial planning information and advice to members. For detailed information on how we collect and use your personal information, please read our Privacy Statement which you can download from our website, or request via our Helpline.

## **If you have a complaint**

If you are not satisfied with any of the products or services from the Trustee, you can use our complaints handling procedures. Whilst we prefer to receive complaints about complex matters in writing, complaints can be made either verbally or in writing to:

**Mail:** The Complaints Officer  
Equisuper Superannuation Fund  
GPO Box 4303  
Melbourne Vic 3001

**Phone:** 1800 682 626

**Email:** [complaints@equisuper.com.au](mailto:complaints@equisuper.com.au)

We will write to you or call you to let you know we have received your complaint, usually within 1 business day of receipt.

Our aim is to resolve all complaints as soon as possible, and if we are not able to resolve your complaint within 5 business days, we will assign a case manager to oversee the resolution of your complaint.

For most complaints a final response will be sent to you within 45 days after your complaint is received. If your complaint relates to our decision about the payment of a death benefit, we aim to resolve your complaint within 90 days. If your complaint relates to privacy breaches, we will aim to resolve your complaint within 30 days. If we are unable to resolve your complaint within these time frames, we will let you know.

## **Escalating your complaint**

If you are not satisfied with our response to your complaint or our handling of your complaint, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Should you have an unresolved complaint about the handling of your personal information, you may take the matter to the Office of the Australian Information Commissioner (OAIC).

ASIC has an information line which you may use to make a complaint against any AFS licensee and obtain information about your rights.

**For more information regarding complaints, please contact:**

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

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

**afca.org.au**

■ **Office of the Australian Information Commissioner (OAIC)**

GPO Box 5218

Sydney NSW 2001

Phone: 1300 363 992

**privacy.gov.au**

■ **The Australian Securities and Investments Commission (ASIC)**

ASIC Complaints PO Box 9149

Traralgon VIC 3844

Infoline: 1300 300 630

**asic.gov.au**

## **Professional indemnity insurance**

Togethr confirms it has in place trustee liability insurance that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001. This insurance extends to claims made in relation to the conduct of former appointed representatives that no longer work for Togethr but who did at the time of the relevant conduct.

### **Head office**

Level 12, 330 Collins Street

Melbourne VIC 3000

Phone: 1800 682 626

Fax: 9248 5990

### **Mail**

PO Box 625

Collins Street West

Melbourne VIC 8007

