

# Equip Financial Services Guide

21 October 2019



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Togethr Trustees Pty Ltd



equip

Super  
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square

## Our Financial Services Guide (FSG)

Togethr Trustees Pty Ltd (“Togethr”) is the trustee for the Equip 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.

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 [equisuper.com.au](http://equisuper.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 four member directors, four employer directors, and four 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**

### **Services**

Togethr is authorised under its AFSL to provide dealing and financial product advice on superannuation. 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 before you make any decisions about investing in the Fund.

Togethr is required to register with and maintain membership of the Tax Practitioners Board (TPB). The TPB is a national body responsible for the registration and regulation of tax agents, BAS agents and tax (financial) advisers.

### **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 is provided on a fee for service basis and 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.

Togethr Financial Planning 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 advice and a review service 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.

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.

Togethr is also the trustee for the MyLifeMyMoney Superannuation Fund (ABN 50 237 896 957).

## 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 [www.mercerwealthsolutions.com.au](http://www.mercerwealthsolutions.com.au).

### 2. Insurance providers

Togethr has taken out group life, disablement and salary continuance insurance policies with Hannover Life Re of Australasia Ltd ABN 37 062 395 484.

### 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.

### **Dispute resolution procedures**

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

#### **The Complaints Officer**

Equip  
GPO Box 4303  
Melbourne VIC 3001

#### **Phone:**

1800 682 626

#### **Web:**

[www.equipsuper.com.au](http://www.equipsuper.com.au)

We will respond with a decision within 90 days.

### **Unresolved issues**

Togethr always tries to resolve any complaints to the satisfaction of all concerned and in the best interests of all its members. However, if you have followed the steps outlined above and the matter is not resolved to your satisfaction, you may take the matter to the Australian Financial Complaints Authority (AFCA).

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  
[www.afca.org.au](http://www.afca.org.au)

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

GPO Box 5218  
Sydney NSW 2001  
Phone: 1300 363 992  
[www.privacy.gov.au](http://www.privacy.gov.au)

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

ASIC Complaints  
PO Box 9149  
Traralgon VIC 3844  
Infoline: 1300 300 630  
[www.asic.gov.au](http://www.asic.gov.au)

## **Professional indemnity insurance**

Togethr confirms it has in place trustees 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.

**Equisuper Superannuation Fund**

ABN 33 813 823 017  
USI 33 813 823 017 000  
SPIN EPL0100AU

**Togethr Trustees Pty Ltd**

ABN 64 006 964 049  
AFSL 246383

**Head office**

Level 12, 330 Collins Street  
Melbourne VIC 3000

**Mail**

Equip  
GPO Box 4303  
Melbourne VIC 3001

**Member Services Representatives**

Helpline: 1800 682 626  
Email: [equisuper.com.au/contact](mailto:equisuper.com.au/contact)

