

# Target market determination

For Equip Corporate provided by Togethr Trustees Pty Ltd (ABN 64 006 964 049, AFSL 246383)

Effective date 1 July 2022 | Next scheduled review to be completed by 1 July 2023

## About this document

### When to use this target market determination

This target market determination (TMD) seeks to provide existing and potential members, existing and potential employers, distributors, and staff with an understanding of the class of members for which this product has been designed, having regard to the objectives, financial situation and needs of the target market.

This document is not to be treated as a full summary of the product's features and risks and is not intended to provide financial advice. Members must refer to the *Product Disclosure Statement* (PDS) and any supplementary documentation when making a decision about this product.

### Product disclosure statement to which this target market determination applies

This TMD applies to Equip Corporate - Elgas, referred to in the following disclosure document:

- Equip Corporate - Elgas *Product Disclosure Statement*

## Class of members that fall within this target market

The information below summarises the overall class of members that fall within the target market for Equip Corporate - Elgas, based on the product's key attributes and the objectives, financial situation and needs that it has been designed to meet.

Equip Corporate - Elgas is for employees of Elgas who are at any level of income or wealth. Members will have an objective of saving for retirement through a compliant retirement savings vehicle.

### Product description and key attributes

Equip Corporate - Elgas is a tax-advantaged savings vehicle that allows members to grow retirement savings over time through a combination of contributions and earnings from investments.

The key attributes of the product are:

- The default MySuper investment option is for members who do not wish to select an investment option.
- A choice of investment options, including six diversified and five single sector investment options so members can tailor their investments according to their financial goals and risk tolerance.
- Access to flexible insurance options for peace of mind.

## Investment options

Equip Corporate - Elgas's investment menu allows members to choose and combine investments suited to their financial goals and tolerance to risk.

### Diversified options

Diversified options offer members a broad range of investments within one investment option; allocations to growth assets, such as shares, property and growth alternatives, as well as defensive assets, such as fixed interest, cash and defensive alternatives vary depending on the option.

The diversified options have a range of investment objectives, with varying levels of risk, expected returns and minimum investment timeframes.

These options are designed for members who want to fully outsource their investments.

- Growth Plus
- Growth
- Balanced Growth
- Equip MySuper
- Balanced
- Conservative

### Sector specific options

Sector specific options allow members to construct their own portfolio by investing in particular asset classes.

The sector specific options have a range of investment objectives, with varying levels of risk, expected returns and minimum investment timeframes.

These options are designed for members who want to direct their own asset allocation. They can also be used in conjunction with the diversified options.

- Australian Shares
- Overseas Shares
- Fixed Interest
- Sustainable Responsible Investments
- Cash

## Insurance

The product gives members access to the following types of cover:

- Death (including terminal illness) cover: provides a lump sum benefit to dependants should the member die.
- Total and permanent disablement (TPD) cover: pays a member a lump sum if they become totally and permanently disabled.
- Income protection cover: provides monthly payments to a member for a set period of time to compensate them for their lost income if they become unable to work because of illness or injury.

Some members may receive cover automatically (rules apply).

Cover is optional and can be personalised depending on individual needs, objectives and financial situation.

## Consistency between target market and the product

Analysis has determined that the needs and objectives of the identified class of members align with the key terms, attributes and features of the product as listed above. The product provides a default offering suitable for the broadness of the target market yet enables personalisation through a variety of options and features.

## How this product is to be distributed

### Distribution channels

This product has been designed to be distributed through the following means:

- Directly by Elgas
- Togethr Financial Planning Pty Ltd

### Distribution conditions

- This product should only be distributed to employees of Elgas.

### Adequacy of distribution conditions and restrictions

The distribution conditions have been assessed and are limited to the two distribution channels above. These channels are appropriate to ensure the product is directed toward the target market for whom the product has been designed.

## Reviewing this target market determination

We will review this target market determination in accordance with the below.

Initial review	Within the first year of the effective date.
Periodic reviews	At least every three years from the initial review.
Review triggers or events	Any event or circumstances that suggests the TMD is no longer appropriate. This may include (but not limited): <ul style="list-style-type: none"><li>■ a material change to the design or distribution of the product, including related documentation;</li><li>■ occurrence of a significant dealing outside the target market;</li><li>■ distribution conditions found to be inadequate;</li><li>■ external events such as adverse media coverage or regulatory attention;</li><li>■ significant changes in metrics, including, but not limited to, complaints, significant deviation from benchmarks and high volumes of unforeseen member transactions; and</li><li>■ material changes to the laws which govern the design of this product.</li></ul>

Where a review trigger has occurred, this target market determination will be reviewed within 10 business days.

## Reporting and monitoring this target market determination

We may collect the following information from our distributors in relation to this TMD.

Complaints	Distributors will report all complaints in relation to the product covered by this TMD on a quarterly basis. This will include written details of the complaints.
Significant dealings	Distributors will report reasonable details of each inconsistent dealing in relation to this TMD within 10 business days of becoming aware of the significant dealing. Information in the report should include date, description, why the dealing is significant, how it was identified, and what steps were taken.

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Issued by Togethr Trustees Pty Ltd (ABN 64 006 964 049; AFSL 246383) ("Trustee"), the trustee of the Equisuper Superannuation Fund (ABN 33 813 823 017) ("Equip").