This Financial Services Guide (FSG) contains information about Mercer Superannuation (Australia) Limited (MSAL).

In this FSG, MSAL is called trustee, we or us and advises:

- who we are and how we can be contacted;
- the services and products we are authorised to provide;
- remuneration that may be paid to us and other relevant persons in relation to the services and products offered; and
- who to contact should you have a complaint.

About us

MSAL is required to provide you with this FSG. It is designed to help you understand the financial services provided by MSAL through its representatives and to assist you in deciding whether to use any of these services.

MSAL ABN 79 004 717 533 holds an Australian Financial Services License #235906 and is the Trustee for the Mercer Super Trust (MST), the Mercer Portfolio Service Superannuation Plan (MPSSP) and the Mercer Super Investment Trust.

If you consider investing in one of MSAL products (MST or MPSSP), you may also be provided with a Product Disclosure Statement (PDS). A PDS includes information about a particular product and will assist you to make a decision about investing in that product.

You can request a PDS by calling:

1800 682 525 (MST)
1800 041 577 (MPSSP).

Relationships and associations

MSAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917. Other subsidiaries of MAPL also provide financial services such as superannuation administration, investment management and consulting services via the following entities:

- Mercer Consulting (Australia) Pty Ltd
- Mercer Investments (Australia) Limited
- Mercer Outsourcing (Australia) Pty Ltd
- Mercer Financial Advice (Australia) Pty Ltd

The other Mercer entities can provide financial services and products to MSAL and receive fees under these arrangements. Where related party transactions take place, we have in place steps to ensure that any conflicts that may arise as a result, are dealt with in accordance with Mercer's Conflicts Management Framework.

Mercer is a member of Marsh & McLennan Companies, a public company listed on the New York Stock Exchange.

Marsh Pty Ltd, Guy Carpenter & Company LLC, and Oliver Wyman, Inc. are also members of Marsh & McLennan Companies.

MERCER' is a registered trademark of Mercer (Australia) Pty Ltd.
The services we provide

The financial services we are authorised to provide under our license are:

**Financial Product Advice**
- Superannuation, and
- Life products including life risk and life investment products

**Deal in a Financial Product**
- Superannuation, and
- Life products including life risk and life investment products

**General financial product advice**
Our representatives provide factual information and in some circumstances may provide general financial product advice. General financial product advice is a recommendation or an opinion given orally or in writing that can influence you to make a decision about financial products but does not take into account your particular objectives, financial situation or needs.

MSAL recommends you see a licensed or appropriately authorised financial adviser before making any decision about your superannuation.

**How you can provide instructions to us**
You can give us instructions by using the contact details set out at the end of this FSG.

Some products in relation to which we provide financial services have their own rules about how to provide instructions or carry out certain transactions. Please refer to the PDS of the relevant product for these details.
What does MSAL get paid

If you invest in an MSAL product, administration fees, an investment fee and indirect costs are deducted from your account. The fees are based on the fees set in the relevant PDS. MSAL uses these fees to pay itself and its service providers.

What is paid to Mercer employees providing financial services to you

Employees of Mercer who are representatives of MSAL who provide the financial services described in this FSG receive a salary. Mercer employees may also receive bonus payments and non-monetary benefits that are based on pre-determined performance objectives.

Non-monetary benefits may include shares, conferences and functions (both in Australia and overseas), study support and gifts such as movie and theatre tickets.

It is not possible to determine in advance what (if any) additional benefits any representative who is a Mercer employee will receive as these benefits are not generally attributed to any particular product (that the representative recommends or advises on) or service they provide. Representatives generally do not receive any commission, fees or bonuses for giving general financial product advice.

Your privacy

We take your privacy seriously because we know you do. All personal information is dealt with in accordance with the Mercer Privacy Policy. The Mercer Privacy Policy details how we handle your personal information in providing our services and how we comply with the Privacy Act. You should familiarise yourself with Mercer Privacy Policy to ensure that you understand how Mercer collects, uses and discloses your personal information. You can view the Mercer Privacy Policy via our website at mercersuper.com. It is important to ensure that the personal information we retain about you is accurate, complete and up-to-date. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on 1800 682 525 (MST) or 1800 041 577 (MPSSP).
Making a complaint

Whilst we are committed to providing exceptional service, we do recognise that sometimes things go wrong. Our aim is to ensure any complaints received are dealt with in a fair, timely and equitable manner. We believe it is important that our customers can express their views easily and that their feedback is used positively to improve the services we offer.

Making a complaint is simple, easy and free. You can contact us using the following details.

- call the Helpline on 1800 682 525 (MST) or 1800 041 577 (MPSSP). You can reach us from 8am to 7pm AEST Monday to Friday.
- email us: MSALCustomer.Complaints@mercer.com
- write to us: Mercer Superannuation (Australia) Limited GPO Box 4303 Melbourne VIC 3001

Complaint time limits

Our aim is to resolve your complaint on the spot, or where not possible, within 5 working days.

If we need further time, we will let you know. A response will be provided as soon as possible and within the maximum timeframes required under the relevant legislation as noted below.

- Complaints about superannuation (except for complaints about death benefit distributions) - no later than 45 calendar days after receiving the complaint.
- Complaints about superannuation death benefit distributions - no later than 90 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution.

If we are unable to provide you a response within these timeframes, we will provide you a delay notification advising you the reasons for the delay, as well as your rights to complain to the Australian Financial Complaints Authority (AFCA).

Accessing AFCA where a complaint is not resolved

If you’re not satisfied with the outcome of your complaint, or we have not resolved your complaint within the required timeframe, you can complain to AFCA. AFCA provides fair, free and independent dispute resolution for financial complaints.

You can contact AFCA as follows:

- Mail GPO Box 3 Melbourne VIC 3001
- Phone 1800 931 678
- Email info@afca.org.au
- Website www.afca.org.au

Time limits for referring complaints to AFCA may apply for certain types of matters. Please contact AFCA for more details about their requirements and time limits.
Professional indemnity insurance

MSAL has professional indemnity insurance in place that satisfies the Corporations Act and covers the financial services detailed in this FSG where they are provided by our representatives (authorised acts).

Further information

For further information, please see below contact details:

Mercer Superannuation (Australia) Limited
Collins Square
Level 15
727 Collins Street
DOCKLANDS VIC 3008

Tel 03 9623 5555
or visit our website at www.mercer.com.au