



Your financial services guide

Guild Retirement Fund

GuildSuper | Child Care Super | GuildPension

January 2019



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Why have you been given this Financial Services Guide?

The purpose of this Financial Services Guide (FSG) is to provide you with information about:

- who we are;
- the financial services we provide in relation to the Fund;
- the remuneration that may be paid to us for providing the services;
- your rights as a member;
- our enquiry and complaints handling processes; and
- our contact details.

Where do I get financial product information about the Fund?

If you have not already received a copy of the Product Disclosure Statement (PDS) which sets out the features, benefits, risks and fees of the Fund, you can obtain one by contacting:

GuildSuper

T: 1300 361 477 W: guildsuper.com.au

Child Care Super

T: 1800 060 215 W: childcaresuper.com.au

GuildPension

T: 1300 665 722 W: guildsuper.com.au/pension

The purpose of a PDS is to help you make an informed decision about our products. You can also obtain additional information about our financial products and services by contacting one of our authorised representatives or from your own financial adviser.



Things you should know before using our services

Who is the provider of the financial service given to me?

Guild Trustee Services Pty Limited (GTS) ABN 84 068 826 728 is the trustee of the Guild Retirement Fund (Fund) ABN 22 599 554 834, a public offer superannuation fund. GTS is also the issuer of the following financial products: GuildSuper, GuildPension and Child Care Super (including life and disability insurance available via these products) offered through the Fund to current or prospective members.

GTS' financial products and services are provided by our authorised representatives. References to "we", "our" and "us" in this FSG are references to GTS.

What financial services are provided to me?

GTS will only provide general financial product advice about superannuation products (including related life and disability insurance available via these products) issued by GTS through the Fund and which are available to individuals that wish to commence an accumulation account or account based pension or a transition to retirement pension.



GTS does not provide personal advice to members or prospective members. Any financial advice provided by GTS is general financial product advice only and does not take into consideration your objectives, financial situation or needs. For this reason, before making a decision about a GTS financial product, you should consider your own personal circumstances, read the PDS, and if appropriate, consult with a person licensed or authorised to provide personal financial advice.

Who will be responsible for the advice given to me?

GTS is responsible for the financial services our authorised representatives provide. We hold an Australian Financial Services Licence (AFSL No. 233815) issued by the Australian Securities and Investments Commission (ASIC). GTS is a member of the Guild Group, which is headed by Guild Group Holdings Limited (GGHL) ABN 72 060 237 774.

How will I pay for the advice?

The cost of providing general financial product advice to members or prospective members is included in the administration fees charged to member accounts. Details of all fees are contained in the PDS under 'Fees and Costs', and there is

additional information in the 'How GuildSuper Works Guide' and the 'How Child Care Super Works Guide'. These documents are available free of charge at guildsuper.com.au/pds and childcaresuper.com.au/pds or by contacting our Member Services Team. We do not charge any additional fees or obtain any commissions for, or attributable to, the advice provided.

What remuneration or other benefits are payable in respect of, or attributable, to the financial service given to me?

Our authorised representatives are employees of GTS and are paid a salary (Base Remuneration). They do not receive fees or commissions for the financial services that they provide to you. They may, however, be eligible to receive a monetary performance bonus from GTS calculated as a percentage (of up to 20%) of an employee's total employment cost where key organisational performance objectives are achieved. The performance bonus may not be immediately payable in the income year to which the performance rating relates, but deferred to subsequent years.

Any performance bonus paid to an authorised representative is related to their contribution to the performance of GTS, which is measured against pre-determined individual and business objectives including:

- commitment to customers;
- teamwork;
- innovation;
- level of new participating employers, new members and member retention in GTS products;
- level of rollovers into GTS products; and
- adherence to risk and compliance standards.

You may request further details within a reasonable time after we give you this FSG and before we provide any financial services to you.

Do any relationships or associations exist which might influence you in providing me with the financial services?

GTS is the Trustee and issuer of products through the Fund. GTS receives remuneration from the Fund's assets based on a percentage of assets and for its role in the management of the Fund. Where the financial services we provide result in an increase in the assets under management in the Fund, GTS may then receive increased remuneration. GTS may pay dividends to GGHL out of GTS profits.

Neither GTS or GGHL, nor GTS' other related corporations have any relationships or associations with other product issuers that could be expected to influence the general advice, services or products provided by us.

How can I provide instructions?

You may provide instructions to us in the following ways:

GuildSuper

T: 1300 361 477

M: GPO Box 1088, Melbourne, Victoria, 3001

Child Care Super

T: 1800 060 215

M: GPO Box 2788, Melbourne, Victoria, 3001

GuildPension

T: 1300 665 722

M: GPO Box 1088, Melbourne, Victoria, 3001

Does GTS have Professional Indemnity (PI) Insurance Cover?

We hold PI insurance that satisfies the requirements of section 912B of the Corporations Act 2001 (Cth) for compensation arrangements. The PI insurance we hold covers liabilities for losses from claims arising out of the provision of services, subject to terms and exclusions. The PI insurance also covers claims in relation to the conduct of

authorised representatives/employees who no longer work for us.

What should I do if I have a complaint?

The objective of GTS' complaints handling process is to ensure that all complaints are handled in an effective, prompt and objective manner.

If you have a complaint about a financial product or the service provided to you by us, the following process can be followed:

- You should lodge a complaint with our 'Complaints Officer'.
- The Complaints Officer will acknowledge receipt of your complaint and endeavour to resolve the complaint within 45 days of receipt.
- If you are not satisfied with the Complaints Officer's decision or you have not received a response within 45 days of the complaint being lodged, you can request a review of your complaint by the Trustee's Delegate.
- The Trustee's Delegate will have up to 45 days from receipt of your complaint to provide you with a written decision.

You can lodge a complaint via the following channels:

GuildSuper

T: 1300 361 477

M: GPO Box 1088, Melbourne, Victoria, 3001

Child Care Super

T: 1800 060 215

M: GPO Box 2788, Melbourne, Victoria, 3001

GuildPension

T: 1300 665 722

M: GPO Box 1088, Melbourne, Victoria, 3001

GTS will endeavour to resolve your complaint as soon as possible and by no later than 90 days of receipt.

Alternatively, you can lodge a complaint directly with the Australian Financial Complaints Authority (AFCA).

What can I do if I'm not satisfied with the outcome of my complaint?

If you're not happy with how we've handled your complaint you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an independent dispute resolution body set up by the Federal Government to provide a free, impartial and binding dispute resolution service for financial services.

If AFCA can deal with your complaint, it will attempt to resolve the complaint through conciliation. If this is unsuccessful, AFCA will review the decision to which the complaint relates.

For more information about the types of complaints that AFCA can deal with and the information you'll need to provide, contact AFCA:

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Fax: (03) 9613 6399

Email: info@afca.org.au

Web: www.afca.org.au

ASIC also has an information line on **1300 300 630** which may be used to obtain further information about your rights.

Guild Trustee Services

 **1300 365 899**

 **Locked Bag 32010,
Melbourne VIC 3001**



Tobacco Free Portfolios

Guild Trustee Services Pty Limited ABN 84 068 826 728 AFS Licence No. 233815 RSE Licence No. L0000611 as Trustee of the Guild Retirement Fund ABN 22 599 554 834 (which includes GuildSuper, Child Care Super and GuildPension) MySuper Authorisation No. 22599554834526.

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