

FINANCIAL SERVICES GUIDE (FSG)



Issued: 13 March 2018

About this Guide

This Financial Services Guide (FSG) has been prepared, authorised and issued by NSF Nominees Pty Limited (ABN 29 053 228 667), trustee of Nationwide Superannuation Fund (the Trustee).

The Trustee can be contacted by:

Phone: 1800 025 241
Mail: Locked Bag 5215, Parramatta NSW 2124
Email: enquiries@nationwidesuper.com.au

Purpose

The purpose of this FSG is to help members and employer sponsors of, and anyone thinking of becoming a member or employer sponsor of, Nationwide Superannuation Fund (ABN 15 201 768 813) (Nationwide Super). It is designed to assist you in deciding whether to use any of the financial services offered by the Trustee. It contains information about the type of services available, any remuneration that may be paid to the Trustee in relation to these services, and what to do if you have a complaint about these services.

Financial Services

What financial services does the Trustee provide?

The Trustee is authorised to provide general financial product advice for superannuation products and deal in a financial product by issuing, applying for, acquiring, varying or disposing of superannuation products, under its Australian Financial Services Licence (AFSL 253129) (AFS Licence).

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a Nationwide Super product, you should obtain and read the relevant Nationwide Super Product Disclosure Statement and/or seek licensed



financial advice before making any decision about whether to acquire the product. Nationwide Super Product Disclosure Statements are available at nationwidesuper.com.au.

Who will be responsible for the financial services provided?

The Trustee is responsible for any financial services provided to you under its AFS Licence.

The Trustee is responsible for any general financial product advice which may be provided in written communications and website content published by Nationwide Super.

The Trustee has engaged PSI Superannuation Management Pty Limited (ABN 93 003 422 320) (PSI) to provide member and employer administration services on its behalf. PSI is contractually obligated to provide the services in accordance with the Nationwide Super Trust Deed, applicable legislation and other arrangements as agreed between the Trustee and PSI.

What advisory services are available?

The Trustee is authorised to provide general financial product advice for superannuation products, and in particular for interests in Nationwide Super. The Trustee does not provide personal financial product advice.

If the Trustee provides general financial product advice, the advice is of a general nature only. It does not take into account your objectives, financial situation or needs. You should consider whether it is appropriate to your individual circumstances before acting on it.

The Trustee has an arrangement with Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145) (Link Advice) to provide Nationwide Super members with access to personal financial product advice services. Link Advice will be responsible for any financial product advice services provided by its representatives and employees.

If you use Link Advice for personal financial product advice services, Link Advice may charge you a fee directly. Details about the financial services offered and the fees associated with these services are set out in the Link Advice Financial Services Guide. A copy of the Link Advice Financial Services Guide is available at linkadvice.com.au.

How will I pay for the services provided?

The cost of providing financial services is included in the fees charged by the Trustee for membership of Nationwide Super, which are set out in the Nationwide Super Product Disclosure Statements.

The Trustee does not charge any additional fees for providing general financial product advice in relation to interests in Nationwide Super.

What remuneration (including commissions) or other benefits are attributable to the provision of the financial services?

The Trustee, its directors and employees are all salaried staff and are not paid commissions, bonuses or financial incentives related to the financial services provided. The Trustee does not pay commissions or remuneration to any other party for referring business to it.

The Trustee pays PSI a monthly fee in accordance with a written agreement between the Trustee and PSI to provide administration services, which is calculated according to a number of factors including:

- the number of members in the fund; and
- the attainment of certain services and performance standards

Are there any relationships or associations which might influence the financial services provided?

The Trustee does not have any association or relationship with any financial product issuer that could be expected to influence the provision of financial services.

How can I give instructions about my financial products?

Initial instructions are generally provided during the membership application process.

Further instructions can be provided by contacting Nationwide Super. In some circumstances, you will need to fill out a form before the Trustee or PSI can act on your instructions. If this applies, you will be told what forms you need to fill out and how you can obtain them.

What compensation arrangements do you have in place with regard to the financial services provided?

The Trustee has professional indemnity insurance cover in place to compensate persons for loss or damage due to breaches of any relevant legislative obligations by the Trustee. These arrangements satisfy the requirements of section 912B of the *Corporations Act 2001*, and cover claims arising from the conduct of current and former representatives and employees of the Trustee.

Enquiries and Complaints

The Trustee has procedures in place to handle enquiries and complaints from members and their beneficiaries.

If you have an enquiry or complaint about the financial services provided by the Trustee or the administration of Nationwide Super, you can contact Nationwide Super in the following ways:

Phone: 1800 025 241
Fax: 1800 839 774
Mail: Locked Bag 5215, Parramatta NSW 2124
Email: enquiries@nationwidesuper.com.au

If you are not satisfied with how your complaint is handled or the resolution offered, you may be able to take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist members or their beneficiaries to resolve certain superannuation complaints. The SCT may be able to assist you to resolve your complaint but will only become involved after you have made use of the Trustee's internal complaints handling process.

To find out whether the SCT can handle your complaint and the type of information you will need to provide, you can contact them as follows:

Superannuation Complaints Tribunal
Locked Bag 3060, Melbourne VIC 3001
Phone: 1300 884 114
Web: sct.gov.au

