

# Combined Financial Services Guide

Issue date 1 May 2017

This Combined Financial Services Guide (FSG) has been prepared, authorised and issued by Retail Employees Superannuation Pty Limited (ABN 39 001 987 739, AFSL 240003) (REST) and by Link Advice Pty Ltd (ABN 36 105 811 836, AFSL 258145) (Link Advice).

Retail Employees Superannuation Trust (ABN 62 653 671 394) (the Fund) is issued and managed by REST, who is the trustee of the Fund. REST has contracted with Australian Administration Services Pty Ltd (ABN 62 003 429 114, ARN 307946) (AAS) to provide member and employer administration services in relation to the Fund. Link Advice is a related body corporate of AAS.

When someone gives you advice recommending a REST superannuation product or offers to sell or arrange for the issue to you of a REST superannuation product, you should receive a Product Disclosure Statement (PDS) relating to that product before you become a member. REST will also provide you with a copy of the relevant PDS for a superannuation product when REST issues that product to you. You should read the PDS carefully as it contains important information to assist you in making an informed decision about the product.

If you need more information or clarification of any matter raised in this document, please contact us (see over for contact details). You can also ask us for a copy of the PDS of each superannuation product issued by REST. The PDSs are issued by REST and set out the main features and benefits of each product. Each PDS may also be obtained at [rest.com.au](http://rest.com.au)

This FSG is for members and employer sponsors of the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund.

It has been prepared to comply with the requirements of the *Corporations Act 2001* and includes information about the services of REST and Link Advice, how their representatives are remunerated and your rights as a client should you have a complaint. The purpose of this FSG is to provide you with information to enable you to decide whether to use the authorised financial services covered in this guide.

## Who will be responsible for the financial services given?

REST is responsible for financial product advice provided by REST and its representatives. Link Advice is responsible for any advice that is provided by its employees or the employees of its related bodies corporate, including AAS.

Generally, all contact with the Fund's call centre will be with a Link Advice representative. In all other circumstances, the person you are dealing with will identify whether they represent REST or Link Advice.

## What financial services do REST and Link Advice provide?

REST and its representatives provide general financial product advice specific to superannuation products, and in particular for the Fund. REST is authorised to deal in a financial product by applying for, varying and disposing of superannuation products. REST is not authorised to provide personal financial product advice.

Link Advice and its representatives are authorised (among other things) to deal in and to provide general financial product advice specific to superannuation.

Link Advice has also been contracted by REST to provide general and personal financial product advice directly to members, if requested by a member. In this instance a separate FSG is provided by Link Advice. For a copy of this FSG, go to [linkadvice.com.au](http://linkadvice.com.au)

## How will I pay for this service?

The cost of providing general financial product advice is included in the fees charged for membership of the Fund. Neither REST, the Fund nor Link Advice charge any additional fees or obtain any commissions for the advice provided. Details of fees charged by the Fund can be found in the PDS relevant to your circumstances.

AAS is contracted to provide administration services to REST and is paid a fee for this service, which is also included in the fees charged for membership of the Fund.

## How are REST advisers and representatives of REST and Link Advice paid?

REST advisers and representatives of REST and Link Advice are paid a salary and do not receive any commissions or fees for the advisory services provided to you. They may however receive a performance related bonus that takes into account the financial services provided.

No commissions or fees are paid or received by REST or Link Advice for the financial product advice they provide.

## Do any relationships or associations exist which might influence the financial services REST or Link Advice provide?

REST has a wholly owned subsidiary company, Super Investment Management Pty Limited (ABN 86 079 706 657, AFSL 240004) which manages some of the Fund's investments.

Adviser Network Pty Ltd (ABN 25 056 310 699, AFSL 232729), authorises REST advisers to provide personal advice.

Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians) issues a non-cash payment product called 'SCH Online'. SCH Online is operated by The

Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH). Pacific Custodians, TSCH, AAS and Link Advice are related bodies corporate and are members of the Link Group of companies.

Apart from this, neither REST nor Link Advice has any relationships or associations with any other product issuer that could be expected to influence REST or Link Advice in the provision of the financial services provided.

### What compensation arrangements are in place?

REST has a Professional Indemnity insurance arrangement in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by REST or its representatives.

Link Advice has a Professional Indemnity insurance arrangement in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by Link Advice or its representatives.

The Professional Indemnity insurance arrangements of REST and Link Advice each satisfy the requirements of section 912B of the Corporations Act 2001 and covers claims arising from the conduct of representatives and employees who no longer work for REST or AAS, but who did at the time of the relevant conduct.

### What should you do if you have a complaint?

If you have a complaint about the Fund or about financial product advice provided by REST or Link Advice, you can contact the Fund via Live Chat at [rest.com.au](http://rest.com.au) or by email, post or the call centre to register a 'formal complaint'.

Please write 'Complaint' on the envelope and letter and send it to:

#### The Trustee Services Officer

REST Industry Super  
PO Box 350, Parramatta NSW 2124

REST will consider your complaint and respond within 90 days.

If you are not satisfied with the way your complaint is handled, or with its resolution, depending on the type of complaint, you may contact one of the following external complaints bodies:

### Complaints about REST or the Fund

If your complaint results from decisions or conduct of REST or a representative of REST in relation to the Fund, 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 REST's own complaint handling process as outlined above.

To find out whether the SCT can handle your complaint and the type of information you 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](http://sct.gov.au)

### Complaints about advice provided by Link Advice

If your complaint results from general financial product advice provided by a representative of Link Advice, you should direct your complaint to:

#### The Complaints Officer

Link Advice  
PO Box 240, Parramatta NSW 2124

**Phone** 1800 367 287

If you are not satisfied with the way Link Advice handles or resolves your complaint, you may be able to lodge a complaint with the Financial Ombudsman Service (FOS).

FOS is an independent body set up to assist consumers in the resolution of complaints relating to the financial services industry, including the provision of financial products and advice.

FOS may be able to assist you to resolve your complaint but will only become involved after you have made use of Link Advice's own complaint handling process. The address of FOS is:

#### Financial Ombudsman Service

GPO Box 3, Melbourne VIC 3001

**Phone** 1800 367 287 **Web** [fos.org.au](http://fos.org.au)

## Licence and contact details

### Trustee

Retail Employees Superannuation Pty Limited (as Trustee of the Fund)  
ABN 39 001 987 739  
AFSL 240003

#### Mail Address:

PO Box 350,  
Parramatta NSW 2124

### Fund

Retail Employees Superannuation Trust (REST Industry Super)

**Phone:** 1300 300 778

**Email:** [contact@rest.com.au](mailto:contact@rest.com.au)

**Web:** [rest.com.au](http://rest.com.au)

### Products

**REST Super,**  
**REST Corporate** and  
**REST Select**

**Phone:** 1300 300 778

#### REST Pension

**Phone:** 1300 305 778

#### Acumen

**Phone:** 1300 305 779

### Link Advice

ABN 36 105 811 836  
AFSL 258145

#### Mail Address:

PO Box 240,  
Parramatta NSW 2124

**Phone:** 1300 734 007

**Email:** [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)

**Web:** [linkadvice.com.au](http://linkadvice.com.au)

## We're here to help

 [rest.com.au](http://rest.com.au)

 **Live Chat at rest.com.au**

Monday to Friday 8am–10pm and Saturday 9am–6pm AEST

 **1300 300 778** Monday to Friday 8am–10pm AEST

