

# COMBINED FINANCIAL SERVICES GUIDE

5 October 2021

## Issued by and authorised for distribution:

### Media Super Limited

ABN 30 059 502 948 (the Trustee)  
 Australian Financial Services  
 Licence (AFSL) 230254  
 Media Super ABN 42 574 421 650  
 (the Fund or Media Super)

### Mercer Outsourcing (Australia) Pty Ltd

(the Administrator or MOAPL)  
 ABN 83 068 908 912  
 AFSL 411980

The purpose of this Financial Services Guide (FSG) is to provide you with information about the Trustee's and the Administrator's services, how their representatives are remunerated in relation to the financial services on offer and how complaints against the Trustee and the Administrator are dealt with.

This FSG is designed to assist you in deciding whether to use any of the services offered by the Trustee and/or the Administrator.

If you have not already received a copy of the Fund's Product Disclosure Statement (PDS) which sets out the risks, fees, benefits and features of the Fund please call our Super Helpline on **1800 640 886** or visit [mediasuper.com.au/pds](http://mediasuper.com.au/pds).

## Who are the Trustee and the Administrator?

Media Super Limited is the Trustee company, which manages and controls Media Super. The Administrator has been contracted by the Trustee to provide member and employer enquiry and administration services to the Fund and receives a fee for these services.

## What types of financial services do the Trustee and the Administrator provide?

The Trustee is authorised under its AFSL to provide general financial product advice, deal in superannuation products and provide superannuation trustee services.

The Administrator is authorised to and has contracted with Media Super to also provide general financial product advice in respect of superannuation products to members.

The Trustee or Administrator may provide general financial product advice by:

- presenting information to you in writing, verbally or graphically during an on-site seminar
- answering your questions in person, in writing or by telephone, and
- information provided on the Fund's websites, in newsletters, in the PDS or in other media.

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.

The Trustee has employees who may visit your workplace to give presentations to members of the Fund. These representatives are authorised to provide general financial product advice on behalf of the Trustee.

Written enquiries will be answered by a representative of either the Trustee or the Administrator. All contact through any of the Fund's telephone numbers will generally be with a representative of the Administrator and any general financial product advice will be provided by the Administrator on behalf of the Trustee.

General financial product advice provided on or through the Fund's website will be provided under the Trustee's AFSL.

At no time will either the Trustee or the Administrator take into account your particular financial needs, circumstances or objectives in giving advice, and all advice provided will be of a general nature only.

This FSG does not relate to financial planning services or personal financial product advice. Should you choose to receive personal financial product advice it will be provided separate to the Trustee and Administrator and you will receive an FSG from the entity providing that advice. This includes where Mercer Financial Advice (Australia) Pty Ltd or Industry Fund Services Limited provides you with personal advice.

## Who will be responsible for the provision of financial services?

Either the Trustee or the Administrator will be responsible for the financial services described in this FSG. At the point you receive any financial services as described in this FSG, it will be made clear to you exactly who is responsible for the financial services you have chosen to receive.

## How do I provide instructions to the Trustee?

You can contact the Trustee or Administrator on behalf of the Trustee and provide your instructions by mail, email, phone, fax or via the Fund website. In some circumstances you will need to complete a form. For terms and conditions in relation to these products please read our PDS or call our Super Helpline on **1800 640 886**.

## Will you pay any additional fees for the financial services on offer?

No, the cost of the Trustee and the Administrator providing you with general advice is included in the fees charged for membership of the Fund. There are no additional fees charged or commissions received. Details of fees charged for membership of the Fund can be found in the Fund's PDS.

The Trustee pays the Administrator ongoing fees for providing administration services in accordance with a written agreement between the Trustee and the Administrator. These fees are deducted from the Fund's assets and are supported by the membership fees charged to members.

## How are representatives paid?

The Fund is run only to benefit members. That means that the Trustee does not pay commissions to financial advisers.

The Trustee's employees are paid a salary and do not receive any commissions or bonuses related to the financial services provided to you. Trustee employees may receive performance rewards which are dependent on a range of performance standards for quality, compliance and productivity being met.

Representatives employed by the Administrator are paid a salary and may receive an annual performance-related bonus. These bonuses are discretionary and dependent on representatives achieving predetermined compliance and services standards.

No commissions or fees are paid either to representatives of the Trustee or Administrator for any of the services provided to you.

## Do any relationships or associations exist which might influence the financial services we provide?

Media Super Limited is a shareholder of:

- ISPT Pty Ltd ABN 28 064 041 283, which has been appointed to manage direct property investments on behalf of the Fund
- Industry Super Holdings Pty Ltd ABN 71 119 748 060 (ISH)

IFM Investors Pty Ltd ABN 67 107 247 727 is a subsidiary of ISH and manages investments on behalf of the Fund. Industry Fund Services Limited ABN 54 007 016 195 is a subsidiary of ISH and provides advice services to the Fund.

It does not have any other relationships or associations that might influence the financial services provided.

MOAPL is a wholly-owned subsidiary of Mercer (Australia) Pty Ltd ABN 32 005 315 917 (Mercer).

Mercer provides superannuation products via Mercer Superannuation (Australia) Limited and managed investment products via Mercer Investments (Australia) Limited. Mercer also provides a range of other services such as superannuation administration, personal financial advice, investment management and consulting services via the following Mercer entities:

- Mercer Administration Services (Australia) Pty Ltd
- Mercer Investments (Australia) Limited
- Mercer Superannuation (Australia) Limited
- Mercer Financial Advice (Australia) Pty Ltd

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

Comprehensive financial advice is available from Certified Financial Planners through a referral arrangement. The planner can offer you advice on a fee-for-service basis. Such advice is not provided under Media Super's AFSL.

## Compensation arrangements

The Trustee and MOAPL each have professional indemnity insurance arrangements in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by the Trustee, MOAPL or its representatives.

These arrangements meet the requirements of section 912B of the *Corporations Act 2001*.

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

If you have a complaint about the services provided by the Trustee and/or the Administrator, we have a procedure in place to deal with member complaints.

The first step is to contact our Helpline team as many issues can be resolved over the phone. Call us on **1800 640 886** (or **+61 3 8687 1854** if calling from overseas).

If you're dissatisfied with any aspect of the Fund, you can also contact us:

**By mail:** Media Super Complaints Officer  
GPO Box 4303  
Melbourne VIC 3001

**Online:** [mediasuper.com.au/contact-us](https://mediasuper.com.au/contact-us)

All complaints will be acknowledged promptly and, in most cases, addressed within 30 days. You will receive a written reply detailing the decision of your complaint.

If your complaint isn't resolved to your satisfaction or within the required timeframe, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided to you free of charge.

For more information, including timeframes for resolving complaints, see our complaints policy at [mediasuper.com.au/complaints](https://mediasuper.com.au/complaints).

### How to contact Media Super

**Phone:** 1800 640 886  
Phone number for callers outside Australia  
+61 3 8687 1854

**Fax:** +61 3 9245 5827

**Email:** Email directly via the contact page at [mediasuper.com.au/contact-us](https://mediasuper.com.au/contact-us)

**Website:** [mediasuper.com.au](https://mediasuper.com.au)

**Mail:** Media Super, GPO Box 4303  
Melbourne VIC 3001

### How to contact Mercer

**Phone:** +61 3 9623 5555

**Website:** [mercerc.com.au](https://mercerc.com.au)

**Mail:** Mercer, 727 Collins Street  
Docklands VIC 3008

**Helpline 1800 640 886** [mediasuper.com.au](https://mediasuper.com.au)



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This Financial Services Guide contains general information and does not take into consideration your personal objectives, situation or needs. Before making any financial decisions you should first determine whether the information is appropriate for you by reading the Product Disclosure Statement and consider consulting a qualified financial planner. You should also read the relevant target market determination at [mediasuper.com.au/tmd](https://mediasuper.com.au/tmd). Issued 5 October 2021 by Media Super Limited (ABN 30 059 502 948, AFSL 230254) as Trustee of Media Super (ABN 42 574 421 650) and Mercer Outsourcing (Australia) Pty Ltd (ABN 83 068 908 912 AFSL 411980). MSUP 56129.