

Financial Services Guide

This Financial Services Guide (FSG) contains information about:

- CARE Super Pty Ltd (the Trustee)
- CARE Super, the Fund (CareSuper)
- How CARE Super Pty Ltd and its representatives are remunerated, and
- Details of the internal and external complaints handling system for the Trustee.

This FSG is an important document and is designed to assist you in deciding whether to use any of the

services CARE Super Pty Ltd is authorised to provide.

This FSG is for current and prospective members and employer sponsors of CareSuper.

When you join CareSuper you will receive a Product Disclosure Statement (PDS). This is a detailed document that contains the terms and conditions of CareSuper products, including: benefits, services, fees, risks, an explanation of your rights, any relevant cooling-off periods and information on how to join.

You may also receive additional publications that provide further information about CareSuper products and services.

If you would like a copy of the PDS or need more information or clarification on any matter raised in this FSG or any CareSuper publications, you can:

- Ask your CARE Super Pty Ltd representative
- Call CareSuper on **1300 360 149**
- Email caresuper.com.au/getintouch
- Visit caresuper.com.au

ABOUT CARESUPER

CareSuper is a superannuation fund established in 1986. As Trustee, CARE Super Pty Ltd is the trustee company for CareSuper. The Trustee Board consists of an equal number of member-representative Directors and employer-representative Directors.

We outsource administration and call centre activities to a superannuation administration company (the Administrator), which holds its own Australian Financial Services Licence. In undertaking these activities the Administrator will be acting on our behalf. CareSuper is therefore responsible for any financial product advice the Administrator or call centre operators provide to you. (See the Joint Financial Services Guide for further details on the services of CareSuper and our Administrator.)

TRUSTEE COMPANY NAME

CARE Super Pty Ltd
ABN (91 006 670 060)

REGISTERED ADDRESS

Level 6, 447 Collins St
Melbourne VIC 3000

CONTACT DETAILS

Postal: PO Box 220
Collins Street West VIC 8007
Telephone: 1300 360 149
Website: caresuper.com.au

AUSTRALIAN FINANCIAL SERVICES LICENCE NUMBER

235226

THE FINANCIAL PRODUCTS AND SERVICES AVAILABLE TO YOU

GENERAL ADVICE

CARE Super Pty Ltd is authorised under its Australian Financial Services Licence (AFSL) to deal in superannuation products and provide general financial product advice on superannuation products to retail clients – this includes CareSuper's Pension.

General financial product advice refers to advice in relation to general features of the product and does not take into account a person's personal information or circumstances. The Trustee is not authorised to provide personal financial product advice.

The Trustee has a Client Partnership team, who are representatives of CARE Super Pty Ltd. They may speak to you over the phone, in

person or visit your workplace to give presentations about CareSuper.

PERSONAL ADVICE

Industry Fund Services Limited (IFS) (ABN 54 007 016 195, AFSL 232514) has been engaged by the Trustee to facilitate the provision of financial planning services and personal financial advice to members. Advice is provided by one of our financial planners who are authorised representatives of IFS. Fees may apply. IFS is responsible for any advice given to you by its authorised representatives. Before any advice is given, a separate FSG will be issued.

If you require more complex personal financial advice, our financial planners, in the course of their initial appointment with you, may refer you to an external advice service provided by Australian Unity Personal Financial Services Limited (ABN 26 098 725 145, AFSL 234459). If this referral is taken up, a separate FSG will be issued by Australian Unity.

SUPERANNUATION TRUSTEE SERVICE ISSUING A SUPERANNUATION PRODUCT

These services will be provided by the Trustee acting as the trustee of CareSuper, if you are a member or become a member of CareSuper.

PROVIDING INSTRUCTIONS TO CARESUPER

You can contact us and provide us with your instructions either by mail, telephone or via our 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 us on **1300 360 149**.

FEES AND COSTS

In relation to the Trustee, the cost of providing general financial product advice is included in the Administration fees charged for membership of CareSuper. The Trustee will receive \$21.583 million (incl. GST) in December 2021 for its services as Trustee of CareSuper in 2021/2022. This will be paid out of the General Reserve of the Fund and not out of member accounts. Details of the fees charged by the Fund can be found in the PDS.

The Trustee pays the Administrator a fee to provide superannuation services.

The fee covers providing general financial advice and no additional salary or payment is made for the provision of this advice or for you acquiring an interest in the Fund.

COMMISSIONS AND BONUSES

CareSuper's staff are paid a salary and do not receive any commission for the advice they provide. You may request particulars of remuneration arrangements at any time.

ASSOCIATIONS AND RELATIONSHIPS

CARE Super Pty Ltd is a shareholder/investor in:

- ISPT (Industry Superannuation Property Trust), which manages part of CareSuper's unlisted property investments. ISPT does not influence the financial services or advice given by CareSuper.
- IFM (Industry Funds Management), which manages part of CareSuper's investments. IFM does not influence the financial services or advice given in regard to CareSuper.

CARE Super Pty Ltd does not have any associations or relationships with any other product issuer that may influence the provision of the financial services.

CareSuper has a clearing house solution available to its employers, called QuickSuper. QuickSuper is a product owned and operated by Westpac Banking Corporation ABN 33 007 457 141 ("Westpac"), Westpac terms and conditions apply to the QuickSuper service, which users will be asked to accept. A Product Disclosure Statement (PDS) and Target Market Determination (TMD) is available from Westpac upon request.

If you use the financial services offered by CareSuper's dedicated financial planners, you may be charged fees. If fees are to be charged, these will be discussed with you prior to those fees being incurred.

CareSuper's dedicated financial planners are employees of CareSuper but authorised representatives of Industry Fund Services Limited ABN 54 007 016 195 AFSL 232514.

If you choose to take up complex advice services provided by Australian Unity Personal Financial Services Limited (ABN 26 098 725 145, AFSL 234459), you may be charged fees by them. Australian Unity will discuss these fees directly with you prior to them being charged. CareSuper receives no financial incentives or commissions regarding this referral service.

PROFESSIONAL INDEMNITY INSURANCE

CARE Super Pty Ltd (the Trustee) has a professional indemnity insurance policy in place that covers certain claims arising out of the provision of services by the Trustee and its representatives to third parties and its business operation. The professional indemnity insurance meets the requirements of section 912B of the Corporations Act 2001 (Cth). The ability of the Trustee to make a claim under the policy is subject to the terms and conditions stipulated in the policy.

HOW TO MAKE AN ENQUIRY OR COMPLAINT

We aim to deal with all enquiries and any complaints as quickly and effectively as possible. The time it takes to investigate and respond to you will depend on the type of complaint and complexity of the matters raised. Some can take longer than others, but we have up to 45 days after receiving your complaint. If you have an objection to a death benefit distribution, then we have 90 days after the expiry of the 28-day death benefit notification period to respond. If you have a complaint about CareSuper or financial product advice provided by CareSuper, you should contact:

**Complaints Officer
CareSuper
Locked bag 20019
Melbourne VIC 3001
Call: 1300 360 149
Send us a message via
caresuper.com.au/getintouch**

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

You can also escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent dispute resolution service set up to assist consumers to make and resolve complaints about financial products and services. To contact AFCA:

**Australian Financial
Complaints Authority
Write: GPO Box 3
Melbourne VIC 3001
Call: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au**

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 Target Market Determination (TMD) and/or by consulting a qualified financial adviser. Issued 22 December 2021 by CARE Super Pty Ltd (ABN 91 006 670 060, AFSL 235226) as Trustee of CARE Super (ABN 98 172 275 725, USI CAR0100AU).

HOW TO GET IN TOUCH

CARE Super Pty Ltd

Call 1300 360 149
From overseas +61 3 9192 4416

Email caresuper.com.au/getintouch

Visit caresuper.com.au

Write CareSuper
PO Box 220
Collins St West VIC 8007

Joint Financial Services Guide

Issued by CARE Super Pty Ltd (Trustee) ABN 91 006 670 060, Australian Financial Services (AFS) Licence No 235226, CARE Super (Fund) ABN 98 172 275 725 (the Fund or CareSuper), USI Super CAR0100AU, USI Pension 98172275725707, and Mercer Outsourcing (Australia) Pty Ltd (variously the Administrator or MOAPL) ABN 83 068 908 912, Australian Financial Services (AFS) Licence No 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.

We are required to provide you with the information contained in this document if we are likely to deal on your behalf or provide you with financial product advice. Our employees may provide you with 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 assist you in making a decision about financial products but does not take into account your particular objectives, financial situation or needs.

ABOUT THE TRUSTEE AND THE ADMINISTRATOR

CARE Super Pty Ltd is the Trustee company, which manages and controls CareSuper (the Fund). Mercer Outsourcing (Australia) Pty Ltd (MOAPL) 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. Along with the Trustee, MOAPL has authorised the distribution of this FSG.

THE FINANCIAL PRODUCTS AND SERVICES AVAILABLE TO YOU

This FSG relates to the provision of general financial product advice by CARE Super Pty Ltd and MOAPL in relation to CareSuper.

CARE Super Pty Ltd is authorised under its Australian Financial Services Licence (AFSL) to deal in superannuation products and provide general financial product advice on superannuation products to retail clients – this includes CareSuper's Pension. The Trustee is not authorised to provide personal financial product advice.

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

The Administrator is authorised to, and has contracted with, CareSuper to also only provide general financial product advice in respect of superannuation products to members. If requested by a member, they may also receive limited personal financial advice from Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFAAPL) or Industry Fund Services limited (ABN 54 004 016 195, AFSL 232514) in which case a separate FSG will be issued.

Written enquiries will be answered by a representative of either the Trustee or 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 as a representative of MOAPL.

General financial product advice refers to advice in relation to general features of the product and does not take into account a person's personal information or circumstances.

WHO PROVIDES THE FINANCIAL SERVICES

Both the Trustee and MOAPL are separately responsible for the advice provided by their representatives.

MOAPL is responsible for any advice that is provided by its employees or the employees of its related bodies corporate. Whenever such advice is provided, a representative acting on the Trustee's behalf will provide it. When you call CareSuper you will be speaking with a MOAPL representative.

The Trustee also has a Client Partnership team, who are representatives of CARE Super Pty Ltd. They may speak to you over the phone, in person or visit your workplace to give presentations about CareSuper. In all circumstances, the person you are dealing with will identify whether they are a representative of the Trustee or MOAPL.

FEES AND COSTS

In relation to the Trustee, the cost of providing general financial product advice is included in the administration fees charged for membership of CareSuper. Details of the fees charged by the Fund can be found in the PDS.

The Trustee pays the Administrator a fee to provide superannuation services.

The fee covers providing general financial advice and no additional salary or payment is made for the provision of this advice or for you acquiring an interest in the Fund. MOAPL pays its employees (including representatives of Mercer Financial Advice (Australia) Pty Ltd) a salary that may include a performance-related bonus.

COMMISSIONS AND BONUSES

The Fund is run only to benefit members. That means that the Trustee does not pay commissions to financial advisers. All of the Trustee's employees are paid a salary. Representatives employed by the Administrator are paid a salary and may receive a performance-related bonus. No commissions or fees are paid either to representatives of the Trustee or Administrator for any of the services provided to you. You may request particulars of remuneration arrangements at any time.

ASSOCIATIONS AND RELATIONSHIPS

Other than those listed on page 2, the Trustee does not have any other relationships or associations with any other product issuer that could be expected to influence the provision of financial services. MOAPL is a wholly-owned subsidiary of Mercer (Australia) Pty Ltd ABN 32 005 315 917. Mercer and its subsidiaries may also issue superannuation products, managed investment products and a non-cash payment facility.

PROFESSIONAL INDEMNITY INSURANCE

The Trustee and MOAPL each have adequate 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 satisfy the requirements of section 912B of the Corporations Act 2001 (Cth).

HOW TO MAKE AN ENQUIRY OR COMPLAINT

We aim to deal with all enquiries and any complaints as quickly and effectively as possible. The time it takes to investigate and respond to you will depend on the type of complaint and complexity of the matters raised. Some can take longer than others, but we have up to 30 days after receiving your complaint. If you have an objection to a death benefit distribution, then we have 90 days after the expiry of the 28-day death benefit notification period to respond. If you have a complaint about the services provided by the Trustee, please refer to the complaints process on page 2.

If you have a complaint about the services provided by MOAPL, please write to:

**Complaints Officer
Mercer Australia
Locked bag 20019
Melbourne VIC 3001**

Call: 1300 360 149

**Send us a message via
caresuper.com.au/getintouch**

The Mercer Complaints Officer will try to resolve your complaint quickly and fairly. If your complaint is not resolved by the Mercer Complaints Officer to your satisfaction or within 30 days, you have the right to complain to the Australian Financial Complaints Authority. These services are provided to you free of charge.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

You can also escalate your complaint to Australian Financial Complaints Authority (AFCA). AFCA is a free and independent dispute resolution service set up to assist consumers to make and resolve complaints about financial products and services. To contact AFCA:

How to contact AFCA

GPO Box 3

Melbourne VIC 3001

Call: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au

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/or by consulting a qualified financial adviser.

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Call 1300 360 149
From overseas +61 3 9192 4416
Email caresuper.com.au/getintouch
Visit caresuper.com.au
Write CareSuper
PO Box 220
Collins St West VIC 8007

Mercer

Call 1300 360 149
Visit mercer.com.au
Write Mercer
Locked bag 20019
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