

FINANCIAL SERVICES GUIDE

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This *Financial Services Guide* (FSG) has been prepared, authorised and issued by **LGIAsuper Trustee (the Trustee)** (ABN 94 085 088 484, AFSL No. 230511).

WHO ARE WE?

LGIAsuper (the Fund) is a profit-for-members superannuation fund offering superannuation and retirement income stream products, including 'Energy Super' products. The trustee of the Fund, LGIAsuper Trustee administers, maintains and operates the Fund in accordance with the LGIAsuper Trust Deed available at www.energysuper.com.au

ESI Financial Services Pty Ltd (ESI FS) (ABN 93 101 428 782) has been appointed by the Trustee of LGIAsuper to provide superannuation and member related services to the Fund and to offer financial advice services, including the provision of general advice and personal advice. ESI FS holds an Australian Financial Services Licence [AFSL 224952] and is a wholly owned entity of LGIAsuper (ABN 23 053 121 564).

THE PURPOSE OF THIS FINANCIAL SERVICES GUIDE

We are providing you with this FSG to assist you in making an informed decision about the financial services and products we offer and whether they suit your needs.

This FSG provides important information about:

- who we are
- the financial services and products we provide
- how those services and products are paid for
- the remuneration we may receive for those financial services
- how our representatives are paid
- any relationships and associations with other entities
- what you can do if you have a complaint

If you need more information or clarification of information contained in this FSG please contact us.

Lack of Independence

ESI FS is a wholly owned entity of LGIAsuper. ESI FS Financial Advisers may recommend LGIAsuper products (including Energy Super products), when they are appropriate. ESI FS also receives payment for services (including financial advice services) under an agreement it has with LGIAsuper. Due to this relationship, ESI FS is unable to refer to any advice it provides to you in relation to LGIAsuper products, as 'independent', 'impartial' or 'unbiased'.

WHAT ARE THE SERVICES AND PRODUCTS WE PROVIDE?

The Trustee is responsible for the management of Energy Super and is licensed to deal in the Energy Super product and provide general financial product advice on superannuation. General advice does not take into account your individual objectives, financial circumstances or needs.

The Trustee has appointed ESI FS to provide member and financial advice services which may include general and personal financial product advice. ESI FS provides the following core services:

- the provision of certain day to day superannuation fund services for LGIAsuper; and
- the provision of financial advice services for LGIAsuper members, prospective members and non-members as described below.

The financial advice services offered by ESI FS are:

- **General advice.** This type of advice does not take into account your personal objectives, financial situation or needs. The advice can be provided in a variety of ways including through the Fund's member contact centre, workplace seminars, public events, and meetings with our relationship teams.
- **Personal advice.** This advice will consider one or more of your personal objectives, financial situation and needs in providing the advice. Personal financial advice is provided through our Financial Advisers via face to face meetings, over the telephone or via video conference.

Personal financial advice may only be provided to you by an ESI FS Financial Adviser. For further information, please refer to the *ESI Financial Services Financial Services Guide* (FSG).

WHO IS RESPONSIBLE FOR ANY ADVICE THAT WE PROVIDE TO YOU?

Certain ESI FS representatives, including our Member Contact Centre, Key Member, Financial Advice and Employer and Education Services teams, may provide you with general advice, depending on their qualifications and experience and the level of authorisation granted by ESI FS.

Where you are provided with general advice, you will be provided with a warning that the advice may not be appropriate to your objectives, financial situation or needs. Additionally, where the advice relates to a financial product, you will be issued the applicable Product Disclosure Statement (PDS) (if one is available) which you should read before making any decision that a product is right for you.

ESI FS may also provide general advice to you through documents published by ESI FS, including web-based information and written communications.

ESI FS is responsible for any general or personal advice provided to you by its representatives, including its Financial Advisers, under AFSL No. 224952.

HOW ARE WE PAID FOR THE SERVICES WE PROVIDE?

The cost of providing any general advice by ESI FS is included within the administration fees charged to members of the Fund. These fees are used to help cover the Fund's operational costs. These fees also cover the cost of providing non-complex personal financial advice on LGIA Super product options.

ESI FS representatives are paid a salary and do not receive any fees, bonuses or commissions with respect to the advice provided. In addition, ESI FS does not accept commissions from any financial product issuers. Where product issuers are unable to remove these payments, ESI FS will either refund the commission payment to the product provider or donate them to charity.

HOW AND WHAT YOU PAY?

The fees paid to ESI FS for providing the Fund with the services described in this FSG are paid for by the Fund. Your decision to use any of the services offered will not influence the fee paid by the Fund to ESI FS.

If you choose to access personal financial advice, other than specified non-complex single issue advice on Energy Super product options, you will be required to pay a separate fee. This will depend on the type and extent of personal advice that you require. For further detail, please refer to the *ESI Financial Services Guide* (FSG).

OTHER DOCUMENTS YOU MIGHT RECEIVE

Either before or when you are issued with one of our products, you will receive a Product Disclosure Statement (PDS) for the product. Each PDS is designed to help you decide whether to invest and explains its features (such as the insurance arrangements and investment choice options), costs, risk and benefits in detail.

HOW CAN YOU GIVE US INSTRUCTIONS?

Generally, instructions about your products or services are required to be made in writing by completing and returning application or other forms. Most of these forms can be returned electronically by email or fax. Each form will contain details of how it can be returned to us. In some cases you can also provide instructions over the phone or online. For more information simply contact us on **1300 436 374**.

RELATIONSHIPS AND ASSOCIATIONS

Information about our relationships and associations with other entities is provided to you so that you can assess whether or not they may influence the advice we give you.

As stated on page 1 of this FSG, ESI FS is a wholly owned entity of LGIA Super. ESI FS is paid fees by the Trustee for providing some of the services described in this FSG. For further information, please refer to the section **HOW WE ARE PAID FOR THE SERVICES WE PROVIDE**.

Australian Administration Services Pty Ltd (AAS) (ABN 62 003 429 114) (ARN 307946) is paid fees by the Trustee for the administration services AAS provides. AAS is not a related party of the Trustee and no Trustee Director has any material financial interest in AAS. AAS is a Corporate Authorised Representative of Pacific Custodians Pty Limited (Pacific Custodians) (ABN 66 009 682 866) (AFSL No. 295142).

WHAT IF YOU ARE DISSATISFIED OR HAVE A COMPLAINT?

If you are dissatisfied with the services provided by the Trustee, we encourage you to contact us about your dissatisfaction. You are able to contact us in a way that suits you, either by phone, in writing, by email or face-to-face at our offices. Our contact details are available on page 3 of this FSG.

We will try to resolve your complaint quickly and fairly and will endeavour to provide you with a resolution.

If you're not satisfied with our handling of your complaint or resolution you are able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides consumers and small businesses with free, fast and binding dispute resolution for financial complaints.

Complaints can be lodged directly with AFCA, using AFCA's online complaint form, by sending a complaint by email or mail to AFCA, or by phoning AFCA.

You can contact AFCA on:

GPO Box 3
MELBOURNE VIC 3001

Phone: 1800 931 678
Online: www.afca.org.au
Email: info@afca.org.au

If you are dissatisfied with the handling of your personal information you are able to lodge a complaint with the Office of Australian Information Commissioner (OAIC).

You can contact OAIC on:

GPO Box 5218
SYDNEY NSW 2001

Phone: 1300 363 992
Online: www.oaic.gov.au

COMPENSATION ARRANGEMENTS

Compensation arrangements are in place that satisfy the requirements for compensation arrangements for members for loss or damages due to any breaches of relevant obligations under Section 912B Corporations Act 2001. Professional Indemnity (PI) insurance is in place for the Trustee and ESI FS. PI insurance covers both current staff and those staff who are no longer employed (but did so at the time of the relevant conduct requiring compensation).

YOUR PRIVACY IS IMPORTANT TO US

We are committed to protecting the privacy of your personal information. When we collect your personal information, we will notify you or take steps to ensure you are aware of the information we collect, how we will manage that information and how to contact us if you have any privacy concerns. You can also read our Privacy Policy at energysuper.com.au/privacy-policy or ask for a copy by contacting us on **1300 436 374** or info@energysuper.com.au.

HOW TO CONTACT US

Level 10, 123 Eagle Street, Brisbane QLD 4000

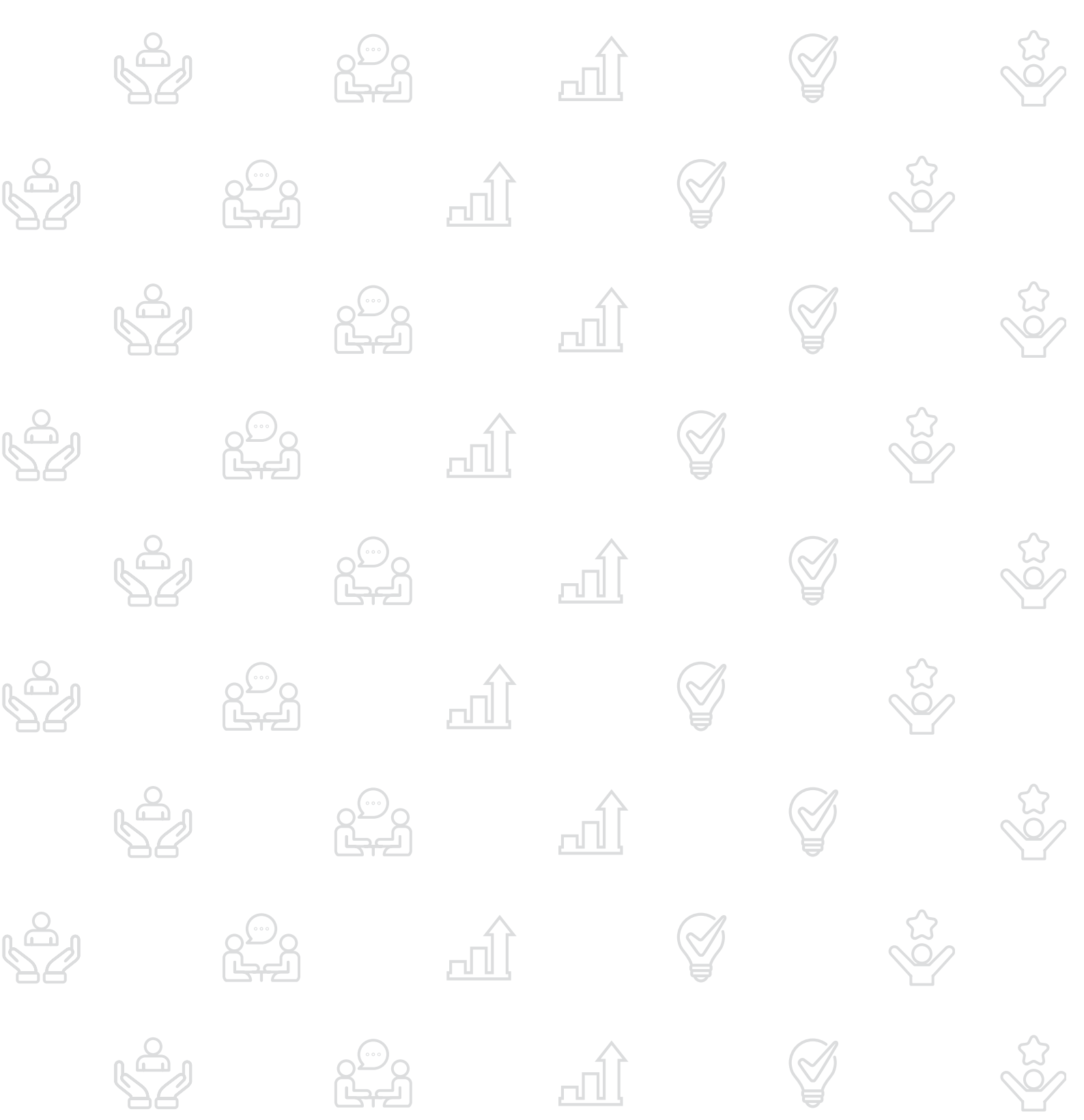
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We're here to help

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