ABOUT THIS FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is designed to help you understand the financial services provided by Mercer Outsourcing (Australia) Pty Ltd (“MOAPL”). It contains information about:

- who we are and how we can be contacted;
- the services and products we are authorised to provide;
- remuneration that may be paid to us and other relevant persons in relation to the services and products offered; and
- who to contact should you have a complaint.

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.

This document has been authorised for distribution by Mercer Outsourcing (Australia) Pty Ltd, ABN 83 068 908 912, AFSL 411980.

WHO IS RESPONSIBLE FOR THE FINANCIAL SERVICES PROVIDED

Mercer Outsourcing (Australia) Pty Ltd is responsible for the provision of services listed in this FSG.

RELATIONSHIPS AND ASSOCIATIONS

‘MERCER’ is a registered trademark of Mercer (Australia) Pty Ltd. Mercer provides superannuation products via Mercer Superannuation (Australia) Limited and managed investment products via Mercer Investments (Australia) Limited. We also provide a range of other services such as superannuation administration, investment management and consulting services via the following Mercer entities

- Mercer Administration Services (Australia) Pty LTD
- Mercer Consulting (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.

HOW TO CONTACT US

You can contact us using the details set out below.

Write:  
727 Collins Street
Docklands VIC 3008

Mercer

Call:
(03) 9623 5555

Visit:
mercer.com.au
YOUR PRIVACY

We take your privacy seriously because we know you do. All personal information is dealt with in accordance with the Mercer Privacy Policy. The Mercer Privacy Policy details how we comply with the Privacy Act in the handling of your personal information. You can view the Mercer Privacy Policy via our website at www.mercer.com.au.

ACCESSING YOUR PERSONAL INFORMATION

It is important to ensure that the personal information we retain about you is accurate, complete and up-to-date. Accordingly, if you have any concerns about the completeness or accuracy of the information we have about you or would like to access or amend your information, simply call us on (03) 9623 5555.

THE SERVICES WE PROVIDE

MOAPL offers outsourced superannuation solutions to companies and trustees including corporate funds (master trust and stand-alone), industry funds and public sector funds. Under its AFSL, MOAPL and its representatives are authorised to deal in and to provide general financial advice on superannuation products.

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 influence you to make a decision about financial products but does not take into account your particular objectives, financial situation or needs.

HOW WE ARE PAID

MOAPL receives ongoing fees from Trustees to provide superannuation administration services in accordance with agreements in place between the Trustees and MOAPL.

MOAPL pays its employees a salary that may include a performance related bonus.

OTHER BENEFITS

It is not possible to determine in advance what (if any) additional benefits any employee will receive as these benefits are not generally attributed to any particular product (that the employee recommends or advises on) or service they provide.

Some of the products we recommend or distribute are offered by Mercer entities. If you invest in a product offered by a Mercer entity, then that entity will receive remuneration which will ultimately benefit us and other members of Marsh & McLennan Companies. The details of the remuneration payable to a Mercer entity in respect of products issued by that entity will be described in the PDS for the particular product.

FURTHER INFORMATION

You may request details of the fees and benefits (including any commissions) that may be payable, however any request must be made within a reasonable time after you are given this FSG and before the financial services identified in this FSG are provided to you.

MAKING A COMPLAINT

Your satisfaction is very important to us. We have procedures in place to resolve any concerns promptly and fairly, and will provide a response within 90 days. If you are not happy about the service provided to you, please contact our Complaints Officer at:

Complaints Officer
Mercer
727 Collins Street
Docklands VIC 3008
Telephone (03) 9623 5555

You can also escalate your complaint to the Australian Financial Complaints Authority (AFCA). This service is provided to you free of charge.

For further information, contact the AFCA:

Mail: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001

Telephone: 1800 931 678
Facsimile: (03) 9613 6399
Email: info@afca.org.au
Website: www.afca.org.au.

COMPENSATION ARRANGEMENTS

MOAPL has in place Professional Indemnity Insurance which covers the financial services detailed in this FSG and which is in accordance with s912B of the Corporations Act 2001.
For further information, please contact your local Mercer office or visit our website at:
mercer.com.au

**ADELAIDE**
Level 6
70 Franklin Street
Adelaide SA 5000
Tel 08 8110 3458
Fax 08 8127 9581

**MELBOURNE**
727 Collins St
Melbourne VIC 3008
Tel 03 9623 5555
Fax 03 8640 0800

**SYDNEY**
Level 19, Tower One
International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000
Tel: 02 8864 6800
Fax: 02 8864 8800

**BRISBANE**
Level 13, 111 Eagle Street
Brisbane QLD 4000
Tel: 07 3234 4900
Fax: 07 3503 9259

**WHEELERS HILL**
Suite 9, Level 1
2 Brandon Park Drive
Wheelers Hill VIC 3150
Tel 03 8888 4300
Fax 03 9445 9217

**PARRAMATTA**
Level 4, 3 Horwood Place
Parramatta NSW 2150
Tel: 02 8864 6000
Fax: 02 8915 1529

**PERTH**
Level 6
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