This Financial Services Guide (FSG) contains information about Mercer Superannuation (Australia) Limited (MSAL). In this FSG, MSAL is called trustee, we or us and advises:

- 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.

ABOUT US

MSAL is required to provide you with this FSG. It is designed to help you understand the financial services provided by MSAL through its representatives and to assist you in deciding whether to use any of these services.

MSAL ABN 79 004 717 533 holds an Australian Financial Services Licence #235906 and is the Trustee for the Mercer Super Trust (MST), the Mercer Portfolio Service Superannuation Plan (MPSSP) and the Mercer Super Investment Trust.

If you consider investing in one of MSAL products (MST or MPSSP), you may also be provided with a Product Disclosure Statement (PDS). A PDS includes information about a particular product and will assist you to make a decision about investing in that product.

You can request a PDS by calling:

1800 682 525 (MST)
1800 041 577 (MPSSP).

RELATIONSHIPS AND ASSOCIATIONS

MSAL is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (MAPL) ABN 32 005 315 917. Other subsidiaries of MAPL also provide financial services such as superannuation administration, investment management and consulting services via the following entities:

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

The other Mercer entities can provide financial services and products to MSAL and receive fees under these arrangements. Where related party transactions take place, we have in place steps to ensure that any conflicts that may arise as a result, are dealt with in accordance with Mercer’s Conflicts Management Framework.

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

Marsh Pty Ltd, Guy Carpenter & Company LLC, and Oliver Wyman, Inc are also members of Marsh & McLennan Companies.

MERCER® is a registered trademark of Mercer (Australia) Pty Ltd.
THE SERVICES WE PROVIDE

Authorised services we can provide under our licence are:

Financial Product Advice

*Life Products*
- Life Risk Insurance
- Investment Life Insurance
- Superannuation

Deal in a Financial Product
- Life Risk Insurance
- Investment Life Insurance
- Superannuation

GENERAL FINANCIAL PRODUCT ADVICE

Our representatives provide 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.

MSAL recommends you see a licensed or appropriately authorised financial adviser before making any decision about your superannuation.

HOW YOU CAN PROVIDE INSTRUCTIONS TO US

You can give us instructions by using the contact details set out at the end of this FSG. Some products in relation to which we provide financial services have their own rules about how to provide instructions or carry out certain transactions. Please refer to the PDS of the relevant product for these details.
WHAT DOES MSAL GET PAID

If you invest in an MSAL product, administration fees, an investment fee and indirect costs are deducted from your account. The fees are based on the fees set in the relevant PDS. MSAL uses these fees to pay itself and its service providers.

WHAT IS PAID TO MERCER EMPLOYEES PROVIDING FINANCIAL SERVICES TO YOU

Employees of Mercer who are representatives of MSAL who provide the financial services described in this FSG receive a salary. Mercer employees may also receive bonus payments and non-monetary benefits that are based on pre-determined performance objectives.

Non-monetary benefits may include shares, conferences and functions (both in Australia and overseas), study support and gifts such as movie and theatre tickets.

It is not possible to determine in advance what (if any) additional benefits any representative who is a Mercer employee will receive as these benefits are not generally attributed to any particular product (that the representative recommends or advises on) or service they provide. Representatives generally do not receive any commission, fees or bonuses for giving general financial product advice.

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 should familiarise yourself with Mercer Privacy Policy to ensure that you understand how Mercer collects, uses and discloses your personal information. You can view the Mercer Privacy Policy via our website at mercersuper.com. 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 1800 682 525 (MST) or 1800 041 577 (MPSSP).
**MAKING A COMPLAINT**

If you have any complaint about the service or product provided to you, you should take the following steps:

- call the Helpline on 1800 682 525 (MST) or 1800 041 577 (MPSSP) from 8am to 7pm AEST Monday to Friday

or

- write to:
  Mercer Superannuation (Australia) Limited
  GPO Box 4303
  Melbourne VIC 3001

The trustee tries to deal with all matters as soon as possible and within no more than 90 days.

The trustee always seeks to resolve any complaints to the satisfaction of all concerned and in the best interests of all members. However, if you have made a complaint and are not satisfied with the outcome or after at least 90 days has passed, you may take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA as follows:

- Mail  
  GPO Box 3
  Melbourne VIC 3001

- Phone  
  1800 931 678

- Email  
  info@afca.org.au

- Website  
  www.afca.org.au

Time limits for referring complaints to AFCA may apply for certain types of matters. Please contact AFCA for more details about their requirements and time limits.

**PROFESSIONAL INDEMNITY INSURANCE**

MSAL has professional indemnity insurance in place that satisfies the Corporations Act and covers the financial services detailed in this FSG where they are provided by our representatives (authorised acts). These authorised acts are covered even where subsequently the authorised employee ceases to be authorised to act on our behalf.

For further information, please contact:

Mercer Superannuation (Australia) Limited
Collins Square
Level 15
727 Collins Street
DOCKLANDS VIC 3008
Tel 03 9623 5555
or visit our website at [www.mercer.com.au](http://www.mercer.com.au)