

FINANCIAL SERVICES GUIDE (FSG)

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WHAT IS THIS DOCUMENT ABOUT?

This Financial Services Guide (FSG) is designed to inform you about the financial services we can provide to you and to help you decide whether to use any of our services. The FSG also contains important information about:

- who we are and how you can contact us;
- the financial services we offer;
- how we are paid for these services;
- when you might receive a Statements of Advice (SoA) or a Product Disclosure Statement (PDS);
- how we manage your complaints;
- the type of personal information we collect from you and how it is used; and
- any potential conflicts of interest we may have.

You should read this document in its entirety before or when you join WA Super or use any of our products or services.

WHO IS RESPONSIBLE FOR THE PROVISION OF ADVICE?

WA Local Government Superannuation Plan Pty Ltd (Trustee) as trustee of WA Local Government Superannuation Plan (WA Super), is responsible for providing the financial services described below. The Trustee holds an Australian Financial Services Licence (AFSL No. 269006).

The Trustee has appointed WA Local Financial Services Pty Ltd trading as Western Financial to provide either general or personal financial product advice, by its representatives, to members of WA Super on the Trustee's behalf. Western Financial is wholly owned by WA Super and is a corporate Authorised Representative (AR No. 302707) of the Trustee.

WHAT SERVICES CAN WE PROVIDE TO YOU?

Representatives of the Trustee are permitted to provide you with general and limited personal financial product advice and factual information about superannuation and WA Super, and about insurance products provided through WA Super, as authorised by the Trustee.

Factual information is information of a factual nature that we may provide to you about superannuation and WA Super, which is not financial product advice.

GENERAL ADVICE

General advice does not take into account your individual objectives, financial situation and needs. Advice of this type may include advice commonly given to people in similar circumstances to you, such as people of a similar age in the same income bracket. Before you act on general advice, you should consider whether it is appropriate in light of your own financial objectives, situation and needs and read the Product Disclosure Statement.

PERSONAL ADVICE

Our advisers can provide you with limited personal advice (known as intra-fund advice, or we have termed it Simple Super Advice). Simple Super Advice takes into account some of your individual objectives, financial situation and needs related to your WA Super membership, such as:

- contributions;
- insurance cover provided through WA Super; and
- investment options.

If you receive Simple Super Advice from us, we will provide you with a statement of advice (SoA). The SoA is a written document which sets out:

- the advice provided to you;
- the basis of the advice;

- information about fees or commissions that apply; and
- details of any associations that may influence the advice.

This FSG relates to advice provided by representatives of Western Financial only.

If you require advice outside the scope of our Simple Super Advice service, we can put you in touch with an adviser who is an Authorised Representative from Quadrant First Pty Ltd (ABN 78 102 167 877 / AFSL No. 284443) (Quadrant First) to assist you. In that case, you will be provided with a separate FSG relating to your Quadrant First adviser.

PRODUCT DISCLOSURE STATEMENT

You will generally be provided with a PDS before you join WA Super, or on joining WA Super. The PDS provides information about WA Super's features, benefits, risks and fees. You should consider the PDS before making a decision to join WA Super or act on any advice. If you have not received a copy of the PDS, you can request a copy by contacting us.

WILL YOU BE CHARGED A SEPARATE FEE FOR THE PROVISION OF FINANCIAL SERVICES?

We will not charge additional fees for the provision of Simple Super Advice services, general financial product advice or factual information provided by your adviser. The cost of these services is included in the fees deducted from your WA Super account as outlined in the PDS.

If you are provided with personal advice by an Authorised Representative of Quadrant First you may be charged a fee. That fee will be explained in the Quadrant First FSG you are provided and will be explained to you by your adviser at the time.

ARE THERE EXISTING RELATIONSHIPS WHICH MIGHT INFLUENCE THE PROVISION OF FINANCIAL SERVICES TO YOU?

The Trustee is the issuer of the WA Super products.

WA Super is a shareholder of the following organisations:

- Members Equity Bank Ltd (ABN 56 070 887 679) (Members Equity Bank). As a member of WA Super, you may be entitled to discounted rates from Members Equity Bank. Products from Members Equity Bank are issued by Members Equity Bank and not by the Trustee. Members Equity Bank has its own FSG.
- Western Financial which is wholly owned by WA Super. The person providing you with advice may also be a member of WA Super.

HOW DO WE ACCEPT INSTRUCTIONS FROM YOU?

Generally instructions from you will need to be in writing. However, in certain circumstance we may be able to receive instructions via our website, email, fax or phone.

WHAT TYPE OF PERSONAL INFORMATION WILL WE COLLECT FROM YOU?

The privacy and security of your personal information is important to us. Your information will be collected and handled in accordance with our Privacy Policy, available at www.wasuper.com.au, or you can call us for a copy.

LIABILITY INSURANCE

Both the Trustee and Western Financial hold professional indemnity insurance cover that complies with the requirements of section 912B of the Corporations Act 2001 (Cth). This includes cover for representatives that have ceased to work for the Trustee or Western Financial.

HOW DO WE GET PAID?

Western Financial provides a number of services to the Trustee and to WA Super members (such as providing you with advice on the Trustee's behalf) and is paid an agreed cost-based fee by the Trustee for the provision of those services.

The Trustee directors are paid a director's allowance. The employees of WA Super and Western Financial are paid a salary. None of the Trustee directors or employees of Western Financial receive any commission, bonuses or other benefits in relation to the provision of financial services to you or for the advice provided about superannuation and the Plan.

The Trustee maintains an Alternative Forms of Remuneration Register. This register details indirect forms of remuneration which are paid and received from product providers that are greater than \$300. You may request to see a copy of this register.

HOW DO WE MANAGE YOUR COMPLAINTS?

WA Super aims to provide the highest level of service to you at all times. However, if you have a complaint about the service provided to you, you should follow our internal dispute resolutions process:

1. Contact a WA Super Member Services officer on (08) 9480 3500 or 1300 998 542 (country WA) who will try and resolve it for you.
2. If your complaint is not satisfactorily resolved, you can contact the Complaints Officer, who will investigate your complaint.

Complaints Officer
WA Super
PO Box Z5493
St Georges Terrace
PERTH WA 6831

If you are still not satisfied with the response to your complaint from our Complaints Officer or have not received a written response from our Complaints Officer within 90 days, you can contact the Superannuation Complaints Tribunal (SCT):

Locked Bag 3060
Melbourne Victoria 3001
Tel: 1300 884 114

The SCT is an independent dispute resolution body, established to assist existing and former members and their beneficiaries to resolve superannuation complaints.

Please note that you may only approach the SCT if you have first been through the WA Super's internal dispute resolution process as described above.

If your complaint is outside the jurisdiction of the SCT, you may have the right to take your complaint to the:

Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne Victoria 3001
Tel: 1300 780 808

FOS is an external dispute resolution scheme and provides advice and assistance to consumers to help them resolve complaints in relation to the financial service industry, including the provision of financial advice and products.

You may be eligible to take your complaint to FOS if,

- You do not receive a response to your non-SCT complaint within 45 days; or
- You are not satisfied with the response received after going through WA Super's internal dispute resolution process.

Both the SCT and FOS are a free service for you.