

# Joint Financial Services Guide

7 April 2022

This Joint Financial Services Guide (FSG) has been prepared, authorised and issued by Prime Super Pty Ltd (ABN 81 067 241 016, AFSL 219723) (the Trustee) and by Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145) (Link Advice).

This Financial Services Guide (FSG) is designed to provide you with information about the provision of Prime Super's financial services to members. Its purpose is to help you decide whether to use the financial services of Prime Super and Link Advice and includes information about Prime Super's services and administration, any interests and associations that could give rise to a conflict of interest, any remuneration that may be paid to the Trustee, Link Advice and others in relation to these services, its privacy policy and its complaints handling process.

## Provision of financial services

Prime Super is operated by the Trustee and administered by Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS). The Trustee is responsible for managing Prime Super (the Fund) and the Trustee has engaged AAS to provide superannuation administration services on its behalf. Link Advice is a related body corporate of AAS.

The Trustee holds an Australian Financial Services Licence (AFSL) No. 219723, which allows it to deal in, and provide general financial product advice in relation to, superannuation products.

Prime Super has engaged Link Advice to provide Prime Super members with access to limited personal advice with respect to Prime Super's superannuation and pension products. If you choose to use this service a separate FSG outlining these services and how they are provided, will be provided to you. Link Advice is responsible for any services provided by its representatives.

Link Advice is responsible for factual and general advice. Link Advice is also responsible for limited advice that relates to Prime Super members' accounts.

When providing the services outlined in this FSG, the Trustee acts on its own behalf as an AFSL holder.

As the administrator of the Fund, AAS is engaged to provide administration services on behalf of the Trustee and is contractually obliged to provide the services in accordance with the Fund's policies, applicable legislation and other arrangements as agreed between the Trustee and AAS.

## Member expectations

When you join Prime Super you will receive a welcome letter which will include details of the Fund's Product Disclosure Statement (PDS) [www.primesuper.com.au/member/publications/product-disclosure-statements](http://www.primesuper.com.au/member/publications/product-disclosure-statements). You should read the PDS and ensure you understand the implications of joining the Fund. The PDS contains important information about the key features, terms, benefits and risks of the product and its purpose, to help you make an informed decision about becoming a member.

As a member of Prime Super you can expect to receive communications and publications to inform you about the features, benefits and risks of investing with Prime Super. Topics covered may include insurances, investing, retirement, taxation and legislative changes as they relate to superannuation. If you have questions or want to contact Prime Super about any aspect of your membership, you may do so by email, phone, mail or fax, using the details at the end of this document.

**call** 1800 675 839  
**visit** [primesuper.com.au](http://primesuper.com.au)  
**email** [administration@primesuper.com.au](mailto:administration@primesuper.com.au)



**Prime Super**

## Financial advice

As a Prime Super member, you can access advice relating to your super, insurances and your overall financial position.

Your individual circumstances will determine which type of advice you require – general or limited advice. Both are provided at no additional cost to members.

### General advice

General advice is guidance we offer in relation to your super account. It is of a general nature only and will not take into account your personal objectives, financial circumstances or needs. Link Advice will generally be responsible for any general advice you receive from the Prime Super Contact Centre staff. The Trustee will be responsible for general advice provided by the Trustee's Regional Managers.

### Limited advice

Limited advice is available from qualified financial advisers by calling 1800 675 839.

## Fees and charges

Details of fees and charges you will incur as a member of the Fund are outlined in your PDS. These fees cover the cost of providing the product to you and general or limited advice provided to you by the Trustee or Link Advice.

## Product design and distribution obligations

The Trustee must comply with the design and distribution obligations that require financial services product issuers to design products that are appropriate for the consumers in the target market and consistent with their objectives, financial situation, and needs. The obligations are set out in Pt 7.8A of the Corporations Act 2001.

Prime Super has a Target Market Determination, available at <https://www.primesuper.com.au/member/publications/member-publications/>, which describes its financial products, how they are distributed and who they are best suited to.

## Remuneration

The Trustee, its Directors and Secretariat are all salaried staff and are not paid commissions or bonuses related to the advice provided to you. The Trustee does not pay commissions or remuneration to any other party for referring business to it.

AAS is paid by the Trustee for its services from charges levied on the funds of Prime Super, in accordance with the contract between AAS and the Trustee. These payments are based, in part, on the number of members in the Fund and the number of payments made from the Fund. No commissions are paid or received by Link Advice, AAS or any of their employees. No additional remuneration is paid, or benefit provided to the employer of the providing entity, the authorising licensee, an employee or director of the authorising licensee (other than normal wages and salary, which may include a performance-related bonus), any associate of these entities or any other person.

## Privacy

We collect store and use personal information for the primary purpose of administering superannuation benefits or related secondary purposes. Personal information may include names, street and email addresses, super account details and any other information that enables a person to be individually identified.

Information is collected and held by AAS and Link Advice on behalf of the Trustee and may be disclosed to third parties who are involved in activities related to fund membership or where lawfully permitted under the Privacy Act 1988 (Cth).

We respect the privacy and security of your personal and sensitive information. View our Privacy Policies using the links below or call Prime Super on 1800 675 839 to have copies mailed to you.

- Prime Super – <https://www.primesuper.com.au/privacy-statement/>
- AAS and Link Advice is subject to the Link Group Privacy Policy. The Link Group Privacy Policy is available from [www.linkgroup.com/docs/Link\\_Group\\_Privacy\\_Policy.pdf](http://www.linkgroup.com/docs/Link_Group_Privacy_Policy.pdf)

## Professional indemnity insurance

The Trustee and Link Advice and AAS have professional indemnity insurance to compensate persons for loss or damage arising as a result of a breach of their obligations under the applicable legislation, in accordance with the requirements of section 912B of the Corporations Act 2001 (Cth). This insurance includes cover for claims arising from the conduct of persons who were representatives or employees of the Trustee, Link Advice or AAS at the time of the breach, but who are no longer employed by those companies.

## Conflict of interest

The Trustee does not have any interests, relationships or associations that could give rise to any conflict of interest by influencing the financial services provided. Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians) issues a non-cash payment product called 'SCH Online'. SCH Online is operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH). Pacific Custodians, TSCH, AAS and Link Advice are related bodies corporate and are members of the Link Group of companies.

### Enquiries and complaints

If you wish to lodge a complaint about the Fund or its administration, please direct your communication to:

#### The Complaints Officer

Prime Super  
Locked Bag 5103  
Parramatta NSW 2124

**Phone:** 1800 675 839 International: +61 3 9067 2233

**Email:** [administration@primesuper.com.au](mailto:administration@primesuper.com.au)

**Web:** [primesuper.com.au](http://primesuper.com.au)

We try to respond to all queries and any complaints as efficiently as possible, and will acknowledge your complaint within one business day.

For more complex matters, we aim to resolve your complaint within 45 days, or 90 days if the matter relates to a death benefit distribution. We will update you every 28 days on the progress of your complaint.

Should you be unsatisfied with our response to your enquiry or complaint, or if you do not receive our reply within 45 days, you can contact the Australian Financial Complaints Authority (AFCA) to have your concern reviewed.

#### Australian Financial Complaints Authority

GPO Box 3  
Melbourne VIC 3001

**Phone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Web:** [afca.org.au](http://afca.org.au)

### Contact details

For general enquiries contact:

#### Prime Super Pty Ltd

AFSL 219723, ABN 81 067 241 016  
Locked Bag 5103  
Parramatta NSW 2124

**Phone:** 1800 675 839

**Email:** [administration@primesuper.com.au](mailto:administration@primesuper.com.au)

**Web:** [primesuper.com.au](http://primesuper.com.au)

#### Link Advice Pty Limited

AFSL 258 145 ABN 36 105 811 836  
1A Homebush Bay Drive  
Rhodes NSW 2138

**Phone:** 1300 734 007

**Email:** [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)