

# Hostplus Self-Managed Invest Financial Services Guide.

21 June 2019



## Purpose of this guide.

The purpose of this Financial Services Guide (FSG) is to provide important information about financial services offered by Host-Plus Pty Limited ABN 79 008 634 704 (Hostplus) and its representatives, and help you decide whether to use/acquire those services.

This FSG contains information about:

- Who we are and our contact details;
- What financial services we are authorised to provide and the financial products to which those services relate;
- Details about relevant associations and relationships;
- How Hostplus (and our representatives) are paid;
- How we protect your personal information; and
- Information on our internal and external dispute resolution procedures and how you can access them.

If you need more information or clarification of any matters raised in this document, please contact us.

This FSG has been authorised for distribution by Hostplus and its representatives.

## Who is Hostplus?

Hostplus (also referred herein as the Trustee, we, us and our) is an Australian Financial Services Licensee (AFS Licence No. 244392), an APRA regulated Registrable Superannuation Entity Licensee (RSE Licensee No L0000093) and trustee of the:

- Hostplus Pooled Superannuation Trust ABN 13 140 019 340 RSE No. R1076257 which includes Hostplus Self-Managed Invest (SMI).

## A guide to our relationship with you.

### Financial services available to you from Hostplus

We are authorised to issue, apply for, acquire, vary or dispose superannuation products to retail and wholesale clients.

We are also authorised to provide financial product advice for deposit and payment products, limited to basic deposit products, and superannuation.

Hostplus provides the financial services described in this FSG either directly or through an Employee Representative whose authority will be limited to the provision of advice about Hostplus products only. We do not generally provide advice about financial products issued by companies that are not related to us.



### **Will you give me advice that is suitable to my personal objectives, needs and financial circumstances?**

Hostplus and its representatives will provide general advice which is prepared without taking into account your particular objectives, financial situation or needs. You should consider the appropriateness of the advice in light of your individual circumstances and obtain and consider a copy of the Product Disclosure Statement before making an investment decision. If you require advice beyond the scope of what is available to you from Hostplus, we will refer you to other services (see 'Other services available to you').

### **Other services available to you as a Hostplus Investor.**

Hostplus has engaged Industry Fund Services Ltd ABN 54 007 016 195, AFSL 232514 (IFS) to provide Hostplus Investors and prospective Investors access to low cost personal financial product advice.

Hostplus Financial Planners are Authorised Representatives of IFS and provide advice under the IFS Australian Financial Services Licence. For information about IFS, IFS Authorised Representatives and the services available, please call **1300 138 848** to obtain a copy of the IFS Financial Services Guide. IFS is responsible for any advice given (or records of advice previously given) to you by its Authorised Representatives. Fees may apply.

Additionally, Hostplus has also engaged Link Advice Pty Limited ABN 36 105 811 836, AFSL 258145 to provide Hostplus members with access to limited personal advice with respect to Hostplus products only through a web base product called Super Blue Print.

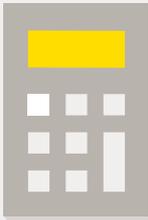
Hostplus Superannuation Advice Consultants are Authorised Representatives of Link Advice and facilitate the provision of limited personal advice about Hostplus products to Hostplus members through Super Blue Print. Please call **1300 734 007** to obtain a Link Advice Financial Services Guide. Link Advice is responsible for any advice obtained through Super Blue Print.

### **Other documents you may receive.**

#### **Product Disclosure Statements**

A copy of the Product Disclosure Statement and Additional Information Brochure can be found on our website.

The PDS will help you make an informed decision about whether or not to acquire or continue to hold the product. The PDS contains information about the features, costs, risks and benefits of the financial product.



## How will I pay for the service?

### Product fees

Hostplus charges and receives joining and administration fees for the provision of management and related services of Hostplus products. Investment management fees also apply and vary depending on the underlying investment option(s) your interest in Hostplus is invested in. Other ancillary fees may apply for specific activity-based services which investors may request from time to time.

All fees and charges are set out in Hostplus' PDSs and Additional Information Brochure (AIB).

### Advice fees

The cost of providing general and limited personal advice about Hostplus products and services is included in the product fees for Hostplus products. There are no additional fees for the provision of general financial or limited personal advice that you may receive from us. Similarly, no fees are payable for referrals made to us, and no commissions are payable by us to financial advisers.

### Fees for other services

Investors who choose to engage the services of a Hostplus financial planner will receive a fixed quote before proceeding with personal advice services. This quote will be provided to you once the planner has understood and agreed with your specific requirements. The fee (once approved by you) will be charged on a fee for service basis. A Hostplus financial planner's hourly rate for providing personal financial advice is \$320.

Please refer to the PDS and AIB for further information.

## How are our representatives paid for providing financial services?

Our representatives, are salaried Hostplus employees. Salary increases and performance bonuses are managed strictly in accordance with the Hostplus' Enterprise Bargaining Agreement and applicable employment contracts, key performance indicators and performance assessments. Any qualification for a salary increase or participation in any bonus arrangement which may be available to eligible staff, will relate to their overall performance, which may include quality of advice provided to clients.

Any performance bonuses received by our representatives are paid directly by Hostplus and will not affect the level of fees charged to investors accounts.

Hostplus representatives do not charge, and are not eligible to receive, commissions.

## Do any relationships or associations exist that may influence any advice or financial services provided to me?

Under a formal service agreement Hostplus has contracted with IFS to appoint relevant Hostplus Employee Representatives as Authorised Representatives under the IFS AFSL.

IFS is a wholly owned subsidiary of Industry Super Holdings Pty Ltd (ISH) of which Hostplus has a shareholding interest. Hostplus pays service fees to IFS for adviser services, including technology, compliance, audit and training for Authorised Representatives and for costs associated with related services IFS may provide.



These service costs are met from Hostplus' administration costs. IFS does not charge or retain any commissions from Hostplus or its representatives.

ISH and its subsidiaries<sup>1</sup> also provide a range of other services and investment products to Hostplus and other institutional clients. All transactions including income earned and fees charged for the investment management of these portfolios are made on normal commercial terms and at market rates.

ME (formally Members Equity) Bank and ISH are owned by a number of shareholders, many of which are major industry superannuation funds, including Hostplus. ME hold cash and short term deposits on behalf of the Trustee and provides access to investment in its Super Loans Trust (a fixed interest investment vehicle). ME also provide low-cost home loans and banking products to industry fund members.

Hostplus similarly invests in Industry Super Property Trust (ISPT) and is an investment manager to Hostplus Self-Managed Invest. ISPT has been appointed by the Trustee to manage a range of unlisted property trusts on its behalf.

While Hostplus has a commercial interest in the above mentioned entities, all service fees and related transaction costs paid by Hostplus are on normal, commercial, terms and conditions and in accordance with Hostplus' outsourcing policies. Hostplus is the issuer of Hostplus products. Representatives of Hostplus are employees of Hostplus and may be members of Hostplus products.

### **Do you keep my personal information?**

Protecting your privacy is important to us. Under the Privacy Act we are required to handle your personal information in accordance with a set of principles known as the Australian Privacy Principles (APPs).

Hostplus may collect your personal information in order to provide you with the service described in this Financial Services Guide. If you do not provide this information we may be unable to provide you with advice that is relevant or that may be suitable to you.

We may also collect your information to enable us to identify you, set up your interest in Hostplus, administer your superannuation account on your behalf and respond to any queries or requests you may have regarding your interest in Hostplus.

Hostplus' Privacy Policy is available at [hostplus.com.au/privacy](https://hostplus.com.au/privacy) and includes information about overseas disclosure of personal information, how you may access and seek correction of your personal information as well as how you can make a complaint about a breach of your privacy.

Hostplus may need to disclose relevant personal information to external organisations that help us provide our services to you. We limit the information provided to these organisations to what is required to perform the contracted services for Hostplus or to provide products or services to investors. These organisations are also bound by strict contractual and confidentiality arrangements, including IFS, marketing and market research agencies for the purposes of the provision of personal advice and related financial planning services to Hostplus investors.

For all privacy related matters please call us on 1300 467 875  
email [privacy@hostplus.com.au](mailto:privacy@hostplus.com.au) or write to us via  
Locked Bag 5046, Parramatta NSW 2124.

**We're here to help,  
contact us today.**

Visit [hostplus.com.au/smi](http://hostplus.com.au/smi)  
or contact us on 1300 350 819 .

## **Does Hostplus have Professional Indemnity Insurance?**

Hostplus maintains Professional Indemnity Insurance which covers the conduct of its Employee Representatives, including those who no longer work for Hostplus but who did at the time of the relevant conduct. We consider this cover is adequate to meet our requirements as a financial services licensee.

## **How do I get in contact with Hostplus?**

Online: [hostplus.com.au](http://hostplus.com.au)

All postal enquiries: GPO Box 764, Melbourne VIC 3001

### **For Hostplus Self-Managed Invest accounts:**

- Tel: 1300 350 819 Monday to Friday, 8am-8pm AEST
- Fax: 1800 467 875
- Email: [smi@hostplus.com.au](mailto:smi@hostplus.com.au)

## **What should I do if I have a complaint?**

If you have a complaint about the service provided to you, please call or write to us.

If you are not satisfied with our internal complaints resolution process, or Hostplus has not responded within 90 days for superannuation matters, 45 days for non-superannuation matters, or 30 days for privacy related complaints, you have the right to take your complaint to:

### **The Australian Financial Complaints Authority (AFCA)**

AFCA provides free, fair and independent financial services complaint resolution to Hostplus members and their beneficiaries.

Website: [www.afca.org.au](http://www.afca.org.au)

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

Tel: 1800 931 678

In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001.

Please note that there are certain criteria and time limits as to when a complaint can be lodged with the AFCA.

### **In relation to personal information held:**

Office of the Australian Information Commissioner (OAIC)

GPO Box 5218

SYDNEY NSW 2001

Tel: 1300 363 992

Online: [oaic.gov.au](http://oaic.gov.au)

You can also contact the Australian Securities and Investment Commission (ASIC) on 1300 300 630 to find out which complaints scheme may be available to assist you in settling your complaint. The above services are free to you.

