



## Financial Services Guide

Dated 9 June 2022

The purpose and content of this FSG includes:

- assisting you to decide whether to use any of the services offered
- providing you with information about any remuneration that may be paid to the Trustee or others in relation to the services offered
- providing you with information about how complaints against the Trustee are handled

Members of MIESF will receive a MIESF Product Disclosure Statement (PDS) from us. MIESF's PDS for accumulation products will generally be provided to you when you become a member of the Fund. This PDS sets out the main product characteristics and services of MIESF, including contribution, investment and insurance options. MIESF also has a PDS for its pension products, which describes the characteristics of such products.

If you would like a copy of MIESF's current PDSs, you can call us on 1800 252 099 or go to [miesf.com.au](http://miesf.com.au).

This Financial Services Guide (FSG) is issued by Meat Industry Employees' Superannuation Fund Pty Ltd (ABN 58 005 793 199), as Trustee of the Meat Industry Employees' Superannuation Fund (the Fund or MIESF) (ABN 17 317 520 544).

The Trustee of the Fund holds an Australian Financial Services Licence (AFSL) which authorises it to provide general financial product advice (general advice) in relation to superannuation products (amongst other things).

Generally, the Trustee provides general advice about MIESF's accumulation and pension products.

If advice provided to you relates to the acquisition of a financial product other than a MIESF product, then you should obtain and read the PDS relating to that product before making any decision to acquire it.

If our advice relates to MIESF's accumulation or pension products, you should consider the latest version of the applicable PDS and Target Market Determinations available at [miesf.com.au](http://miesf.com.au).

### ***Things you should know before you get our advice***

#### **Who will be responsible for the advice given to me?**

The person(s) who provides you with advice will be acting on behalf of the Trustee who has an AFSL.

Under the terms of that AFSL, the Trustee will only permit appropriately qualified persons to provide you with general advice on its behalf.

The Trustee is responsible to you for any general advice its representatives provide to you.

### **Financial Services available to you**

The advice being offered is general advice only in relation to superannuation products.

Typically our general advice relates to superannuation products issued from the Fund. General advice may include advice about:

- standard employer sponsored superannuation
- insured Death, Terminal Illness and Total and Permanent Disablement benefits
- superannuation for a member's spouse
- commencing an account based pension (including transition to retirement pensions).

Advice about insurance relates to the insurance cover available from the Fund under a contract between the Trustee and TAL Life Limited (ABN 70 050 109 450) (AFSL 237848).

The Trustee cannot provide you with personal advice (that is, advice that takes into account one or more of your personal circumstances) about the Fund or any other superannuation or financial products.

If you require personal advice, you should contact an appropriately qualified financial adviser.

#### **General Advice**

General advice does not take into account your particular financial needs, circumstances or objectives and you should assess your own financial situation and read the applicable MIESF PDS before making a decision based on the advice.

#### **How will I pay for the service?**

The cost of providing general advice is included in the fees and costs charged for membership of MIESF (the fees and costs are shown in MIESF's PDSs). The Trustee does not charge any additional fees or obtain any commissions in relation to the general advice they provide.

### **Professional indemnity insurance cover of the Trustee**

The Trustee confirms it has in place indemnity insurance that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001. This insurance extends to claims in relation to the conduct of former representatives of the Trustee who no longer work for the Trustee but who did at the time of the relevant conduct.

### **How to make a complaint**

The Trustee is committed to handling any complaints promptly and fairly. All complaints will be managed in confidence.

The simplest way to resolve a complaint can be to discuss it with us by calling 1800 252 099 (9am to 5pm AEST/AEDT business days).

If you would prefer not to discuss the complaint or your concern is not satisfactorily resolved, you can email your complaint to us via our email [fundadmin@miesf.com.au](mailto:fundadmin@miesf.com.au) or you can write to us at:

The Complaints Officer  
MIESF  
Level 2 62 Lygon Street  
Carlton South VIC 3053

The Trustee will ordinarily acknowledge your complaint within one business day, or as soon as practicable after receiving it. It will investigate your complaint and address your concerns within 45 calendar days after receiving your complaint (unless a longer timeframe is permitted or required by law). We will write to you accordingly if there are any exceptions.

At any stage you're welcome to contact your assigned Complaints Officer for an update on the progress of your complaint.

### **What happens next?**

If you are unsatisfied with our response to you, or the complaints handling process itself, or you did not receive a response within the required time frame, you may be eligible to take your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA is a free, fair and independent external dispute resolution scheme.

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

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

Telephone: 1800 931 678

If your complaint relates to the handling of your personal information, you are able to escalate your complaint to the Office of Australian Information Commissioner (OAIC).

Office of Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001

Web: [www.oaic.gov.au](http://www.oaic.gov.au)

Telephone: 1300 363 992

### **Privacy**

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, which is in line with the requirements of Privacy legislation. Please refer to the MIESF Privacy Policy at

<https://miesf.com.au/who-runs-fund/>

### **Further information and giving instructions to the Trustee**

If you would like further information, or would like to provide instructions to the Trustee regarding your superannuation, our contact details are:

Meat Industry Employees' Superannuation Fund  
Level 2, 62 Lygon Street  
Carlton South VIC 3053

Telephone: 1800 252 099 or (03) 9662 3861

Email: [fundadmin@miesf.com.au](mailto:fundadmin@miesf.com.au)

Website: [www.miesf.com.au](http://www.miesf.com.au)



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Superannuation Fund**

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