

Spirit Super Advice

Financial services guide



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Not independent

Quadrant First Pty Ltd is a wholly owned company of Motor Trades Association of Australia Superannuation Fund Pty Limited, the trustee of Spirit Super. The trustee is the issuer of Spirit Super financial products. For these reasons, we don't refer to ourselves or our advice as 'independent', 'impartial', or 'unbiased'.

Why you're receiving this document

This *Financial services guide* provides you with important information about the financial advice services we offer which will help you decide whether to use these services. This document contains information about:

- Spirit Super Advice and our Superannuation Advisers
- other documents you may receive
- the financial services available to you
- how Spirit Super Advice and our Superannuation Advisers are remunerated
- the interests, associations or relationships that may influence the advice we give you
- our compensation arrangements and how we deal with complaints.

Other documents you may receive

When you're provided with financial advice services you may also receive:

- a **Statement of advice** which contains information about the advice provided to you, to help you decide whether to act on the advice.
- a **Product disclosure statement** which provides information to help you decide whether to purchase a financial product.

Spirit Super Advice may provide regulatory documents such as

Statements of advice, *Product disclosure statements* and *Financial services guides* by making them available digitally. You can opt out of this method of disclosure at any time by contacting us on **1800 005 166** or by email to info@spiritsuper.com.au.

About Spirit Super Advice

Spirit Super Advice is a financial advice service available to Spirit Super members through Quadrant First Pty Ltd (ABN 78 102 167 877, AFSL No. 284443) (**Quadrant First**) which is licensed to provide financial advice services and deal in financial products. Quadrant First is wholly owned by Motor Trades Association of Australia Superannuation Fund Pty Ltd (ABN 14 008 650 628) (**Trustee**) which is the trustee of Spirit Super (ABN 74 559 365 913) (**Spirit Super**).

What advice can I receive and do I need to pay for advice?

General information and education (general advice) – no additional cost

General financial product advice is of a general nature and doesn't take into account your objectives, financial situation and needs. The cost of providing general advice is included in the administration fees charged for membership of Spirit Super. Details of these fees can be found in the Spirit Super *Member guide*.

Superannuation Advisers can assist members who want to know how to set up salary sacrifice, make an investment switch, understand how your account works and the options available to enable members to make informed decisions.

Topics include:

- super rules and general information
- how to set up and access your account in **Member Online** or the Spirit Super app

- assistance with forms and balance queries
- differences between beneficiary nomination types
- understanding Spirit Super's insurance offering
- understanding contribution, investment and pension options.

Personal advice on Spirit Super products (intra-fund advice) – no additional cost

Personal advice on a limited range of matters relevant to your Spirit Super account (also called 'intra-fund advice') can also be provided to members of Spirit Super at no additional cost. The cost of providing intra-fund advice is included in the administration fees charged for membership of Spirit Super. Details of these fees can be found in the Spirit Super *Member guide*.

Personal advice may only be provided if the advice you require is non-ongoing and is limited to a single topic relevant to your Spirit Super account including:

- investment options (excluding multiple investment options)
- contribution options
- projections through to retirement
- transition to retirement planning
- super to pension options.

Comprehensive personal advice

Spirit Super Advice doesn't offer comprehensive personal advice. If you need advice that's complex or outside of Spirit Super products, or require an ongoing advice arrangement, you'll need to seek advice from an external financial provider. Refer to Moneysmart's website at moneysmart.gov.au for what to consider when choosing an external adviser.

About our representatives

Our Superannuation Advisers are representatives of, and are authorised by Quadrant First to provide general and intra-fund personal advice on:

- Spirit Super products.

How are our representatives paid?

Our Superannuation Advisers are employees of MTAA Superannuation Fund (Secretariat Co.) Pty Ltd (ABN 29 104 826 413), a related body corporate of Quadrant First.

They're paid a salary and may receive a performance-related bonus. The performance-related bonus isn't related to the advice provided to you.

They don't receive any fees or commissions in respect of any personal or general advice provided to you.

Do any relationships exist which might influence the services Spirit Super Advice provides?

Quadrant First (which provides advice services for Spirit Super Advice) is wholly owned by the trustee of Spirit Super. The trustee pays a fixed fee to Quadrant First for authorising certain employees of MTAA Superannuation Fund (Secretariat Co.) Pty Ltd to provide financial advisory services.

Quadrant First is responsible for any advice it provides to you, and for any advice provided to you by its representatives.

Your Superannuation Adviser may be a member of Spirit Super.

Spirit Super has associations with recruitment platforms that assist in promoting and growing our brand. A fee may be payable to these service providers in attracting new members.

Other than the above, we don't have any other relationships or associations with any other product issuers that could be expected to influence us in the provision of financial services.

How do I access advice from Spirit Super Advice?

If you would like advice from Spirit Super Advice, contact us on **1800 005 166** or by email to info@spiritsuper.com.au.

What personal information do you maintain for me?

We maintain a record of your personal details including, but not limited to, your name, contact details, account balance, investment options, insurance details, beneficiary details and any advice provided to you by us.

We're committed to providing you with the highest levels of customer service. This includes protecting your privacy. Our *Privacy policy* tells you how we collect your information, what we use it for and who we share it with.

Our *Privacy policy* applies to the trustee and its wholly owned entity, Quadrant First. The *Privacy policy* is available at spiritsuper.com.au/privacy-policy or call us on **1800 005 166**, and we'll send you a copy.

What compensation arrangements do we have in place?

Spirit Super Advice is covered by a professional indemnity insurance policy that covers claims in respect of current and former representatives for services provided on behalf of Quadrant First. We believe that this cover satisfies the requirements under s912B of the *Corporations Act 2001*.

What if I have a complaint?

We're committed to handling any complaints promptly, fairly and in the strictest confidence.

Providing quality service is important to us, which is why we have procedures in place to deal with complaints fairly, transparently and quickly.

If you have a complaint about the advice services provided by Spirit Super Advice, as described in this *Financial services guide*, you can contact the Spirit Super Complaints Officer:

Email complaints@spiritsuper.com.au

Post GPO Box 1547, Hobart TAS 7001

Phone **1800 005 166**

We'll make every effort to deal with your concerns as quickly as possible. We aim to resolve all complaints within 30 days of receipt.

If an issue hasn't been resolved to your satisfaction, or your complaint hasn't been resolved within the required time frame, you may be eligible to take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides a fair and independent financial services complaint resolution service that's free to consumers.

Website afca.org.au

Post GPO Box 3, Melbourne VIC 3001

Email info@afca.org.au

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

How do I contact Spirit Super advice?

You can contact us in the following ways:

Post GPO Box 1547, Hobart TAS 7001

Phone **1800 005 166**

Email info@spiritsuper.com.au

Website spiritsuper.com.au

For further details about Spirit Super, a copy of the *Product disclosure statement* is available at spiritsuper.com.au/pds.

