



# Financial services guide

Towers Watson Superannuation Pty Ltd  
1 November 2018

## About the financial services guide

This Financial Services Guide (“FSG”) is an important document intended to inform you of certain basic matters about Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256), prior to us providing you with a financial service.

The matters covered by this FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, details of our internal and external dispute resolution procedures and how you can access them. It is intended that this FSG should assist you in determining whether to use any of the services described below.

Towers Watson Superannuation Pty Ltd authorises the distribution of this FSG by its consultants or other authorised representatives.

In the event that we provide general advice to you in relation to a superannuation product, we must also provide you with a Product Disclosure Statement containing information about the particular product.

Key information is set out in this FSG in a Question & Answer format.

## Before you get our advice

### Who will be providing the financial service to you?

Your consultant will be acting on behalf of Towers Watson Superannuation Pty Ltd, which holds an Australian Financial Services Licence (AFSL 236049).

Your consultant is employed by Towers Watson Australia Pty Ltd (ABN 45 002 415 349), who acts as an administrator of superannuation funds. Towers Watson Australia Pty Ltd outsources the provision of administration services to Australian Administration Services Pty. Limited (ABN 62 003 429 114) a Corporate Authorised Representative (No. 307946) of Pacific Custodians Pty Limited ABN 66 009 682 866, AFSL 295142).

Towers Watson Superannuation Pty Ltd has professional indemnity insurance in place. In accordance with the policy terms and conditions this insurance covers the actions of our consultants even where they later cease to work for Towers Watson Australia Pty Ltd.

### What kinds of financial services are we authorised to provide you and what kinds of product do those services relate to?

In accordance with our licence, Towers Watson Superannuation Pty Ltd is authorised to offer the following financial services:

- provide financial product advice
- deal in financial products

specifically in relation to superannuation.

## Do we receive remuneration, commission, fees or other benefits in relation to providing the financial services to you and how is that commission calculated?

Our consultants are employees of Towers Watson Australia Pty Ltd who act on behalf of Towers Watson Superannuation Pty Ltd. Employees of Towers Watson Australia Pty Ltd who give advice do not receive specific payment or commissions for the giving of that advice from Towers Watson Superannuation Pty Ltd. These employees are remunerated by Towers Watson Australia Pty Ltd based on a monthly salary, annual bonus and other benefits.

## Do any relationships or associations exist which might influence us in providing you with the financial services?

Towers Watson Superannuation Pty Ltd has no relationships or associations with third parties (such as insurers, investment managers, banks or master trusts) which might influence the provision of financial services by your representative.

## When you get our advice

### What information do we maintain in your file and can you examine your file?

Because Towers Watson Australia Pty Ltd may also act as an administrator for superannuation funds (via an outsourcing arrangement with Link Super Pty Limited) of which Towers Watson Superannuation Pty Ltd acts as the trustee, we maintain records on behalf of superannuation funds, their members, and information from the employer sponsors of superannuation funds. As a provider of financial services to which this FSG relates, we maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

### Can you provide us with instructions in relation to the financial services you provide?

Yes. You may also specify how you would like to give us instructions. For example, by telephone, fax or other means agreed to by Towers Watson Superannuation Pty Ltd.

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[willistowerswatson.com](http://willistowerswatson.com)

## If you have any complaints

### Who can you speak to if you have a complaint about the provision of the financial services to you?

If you have any complaints about the service provided to you by Towers Watson Superannuation Pty Ltd or its representatives, you should take the following steps:

1. Contact us and tell us about your complaint. In most cases, your enquiry will be resolved over the phone. If not, you may be asked to write to the Fund. The matter will be referred to the Trustee and you should receive a reply within 90 days.
2. If you are not satisfied with the Trustee's response, you may contact the Australian Financial Complaints Authority (AFCA), except in relation to privacy-related matters. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA on 1800 931 678 or write to:  
  
Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Email: [info@afca.org.au](mailto:info@afca.org.au)
3. If the complaint relates to privacy issues and isn't resolved to your satisfaction, you have the right to complain to the following industry body:  
  
Office of the Australian Information Commissioner  
Contact: 1300 363 992

### Contact

For further information please contact your Willis Towers Watson consultant:

**Melbourne**      **03 8681 9800**  
Level 4, 555 Bourke Street, Melbourne VIC 3000

**Sydney**      **02 9285 4000**  
Level 16, 123 Pitt Street, Sydney NSW 2000