

# Financial services guide

2 September 2024



Rest



rest.com.au

Retail Employees Superannuation Pty Limited (ABN 39 001 987 739, AFSL 240003) as trustee for Retail Employees Superannuation Trust (ABN 62 653 671 394) (Rest) has an arrangement for Link Advice (AFSL 258145) to provide financial product advice to Rest (Fund) members.

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use any of the financial services offered by the Licensee, Link Advice (we, our and us), as described in this FSG. Link Advice is required to give you an FSG if we provide certain financial services to you and you are a retail client.

Part 1 of this FSG contains important information about:

- who we are
- the financial services we offer
- the financial products to which those services relate
- how we and others are paid in connection with those services
- your privacy
- how we deal with complaints
- how we can be contacted.

This FSG is an important document. Please ensure that you read it carefully and keep it safely with your documents.

## Who are we?

Rest Advisers are employees of Rest and Authorised Representatives of Link Advice. Link Advice is responsible for the financial advice services provided to you. Link Advice is a provider of financial advice services and technology. With clients across Australia, Link Advice delivers tailored, efficient and scalable solutions through both direct advice channels and an online capability.

## Who is responsible for the advice given?

Link Advice is responsible for these financial advice services provided to you. For further information on your Rest Adviser, please refer to part 2 of this FSG.

## Not Independent

Rest Advisers are unable to be considered independent because they are employees of Rest and give advice on Rest products. However, they're bound by legal and professional obligations to ensure their advice is always in your best interests.

Link Advice is not independent, as it receives a fee from Rest for providing its licensing services. Link Advice also advises on Rest products.

Australian Administration Services (AAS) is the administrator of Rest and various products on the Link Advice Approved Products List.

Rest uses SCH Online to facilitate payments from employers to the Fund. SCH online is a non-cash payment facility (Clearing House). SCH online is issued by Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians) and 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.

## What services do we provide?

If we provide you with **personal advice**, we will tell you how we have taken into account your objectives, financial situation or needs. We will only recommend a product to you after considering its suitability for your individual circumstances or needs. To provide advice that is appropriate for you, you will need to provide to us all relevant information about you that we need.

We will also give you a **Statement of Advice** (SOA) that discloses our advice, the basis of the advice and the additional costs associated with the advice we provide you, if applicable.

Rest's digital advice is authorised by Link Advice to provide financial advice on the Fund, in relation to:

- investment option choice
- how you should contribute funds to super
- how much personal insurance you should have.

Link Advice provides Rest Advisers with the authority to provide financial advice in the following areas:

- Superannuation
- Transition to retirement
- Investment option choice
- Personal Risk Insurance
- Basic and non-basic deposit products
- Government debentures, stocks or bonds
- Insurance Investment products
- Managed investments and securities.

Each Rest Adviser is authorised by Link Advice to provide financial advice in relation to areas specified in the individual Adviser's FSG part 2.

### The personal advice process

In order to provide you with personal advice we follow these simple steps set out below. Understanding how we operate means you know what is needed and what will be provided.

### Digital advice tool

#### Step 1

To access the Rest digital advice tool you will need to login to Member Access via [rest.com.au](https://rest.com.au). Once you have logged in, we will provide you with this FSG as part of the advice process, and we will commence a triage process, which is designed to ensure the tool is the appropriate method to provide you with personal advice.

#### Step 2

Now that we have confirmed via the Rest digital advice tool that the tool is the appropriate method to provide you with advice regarding your Rest superannuation fund, we ask you to complete the required information. To ensure our advice is appropriate and in your best interest, it is important that you complete the information accurately.

#### Step 3

Depending on what advice you have selected in the advice tool – we will then determine what is appropriate for you based on the information you provide.

#### Step 4

We will provide you with a written Statement of Advice (SOA) via the Rest digital advice tool which details our advice to you, the basis of the advice and any costs associated with the advice. This is an important document which you should read and ensure that you understand. We suggest that you contact a Rest Adviser to discuss anything you don't understand or don't agree with in this document.

#### Step 5

If you are happy with the advice, you can follow the instructions in the SOA to implement or for Investment Choice, the digital advice tool can help you change investments in line with what the tool has recommended for you.

**Note: As your circumstances change, we think it's important to consider reviewing your situation periodically.**

### Phone/face to face advice

#### Step 1

Generally, the first step is arranging a phone based meeting with one of our Rest Advisers, at which point they will provide you with this FSG and get to know you by asking about your objectives.

#### Step 2

To give the best personal advice to you, your Rest Adviser will capture information they need to make an accurate recommendation which may include things like asking you to complete a Risk Profile Questionnaire or providing details of your current situation. This gives them insight into how you feel about taking investment risk and also a better understanding of what is right for you.

#### Step 3

Your Rest Adviser will analyse your financial circumstances and objectives to develop strategies designed to help you achieve your desired outcomes.

#### Step 4

Your Rest Adviser will then provide you with a written SOA which details their advice to you, the basis of the advice and any costs associated with the advice. This is an important document which you should read and ensure that you understand. We suggest that you contact your Rest Adviser to discuss anything you don't understand or don't agree with in this document.

#### Step 5

If you are happy with the advice, your Rest Adviser can then help you implement the agreed strategy.

**Note: As your circumstances change, we think it's important to consider reviewing your situation periodically.**

In conjunction with the SOA, we or your Rest Adviser will also provide you with a Product Disclosure Statement (PDS) for any recommended financial products. The PDS explains the product and sets out any conditions applying to the product.

### How are we remunerated for our services?

- For our personal advice there may be a fee, agreed with you before we proceed. The fee will vary depending on the type and complexity of advice you require and will be confirmed with you during the first obligation-free appointment.
- For some personal advice (referred to as "intra-fund advice") no fee may be charged, it's part of being a member of Rest.
- Rest Advisers are paid a salary by Rest.
- Rest Advisers do not receive any commission, bonuses or special payments for providing financial advice or offering products to you.
- Rest receives no commissions, bonuses or special payments arising out of the financial advice or other products offered to you by us or your Rest Adviser.

Rest has contracted Link Advice to provide authorisation under the Link Advice AFSL for the provision of personal financial advice services to Fund members. Link Advice is paid a fee by Rest for this service.

## Potential conflicts of interest

Information about our relationships and associations with other entities is provided so that you can assess whether or not they may influence the advice we give you.

We do not have any relationships or associations with any product issuer outside Rest that could be expected to influence the financial advice services provided.

## How your personal information is managed

If you ask us for financial advice, we may ask you for information that we need to provide that advice. A record of your personal information and any recommendation provided will be maintained for a minimum of seven years (this includes any FSG, SOA or other documents provided to you). The privacy of your information will be treated in accordance with the Rest Privacy Policy and Privacy Collection Statement and the Link Advice Privacy Policy (which can be provided upon request).

Rest and Link Advice are committed to the protection of your privacy and strive to abide by the Australian Privacy Principles which sets out standards for the collection, use, disclosure and handling of personal information.

If your Rest Adviser leaves Rest, Rest and Link Advice will continue to hold your personal information.

Link Advice ensures the privacy of your information in line with its privacy policy which can be provided upon request. Alternatively, you can access this Privacy Policy at [linkadvice.com.au](http://linkadvice.com.au).

Rest ensures the privacy of your information in line with its privacy policy which can be provided upon request. Alternatively, you can access this Privacy Policy at [rest.com.au](http://rest.com.au).

You can access your file by making a request in writing to Rest or Link Advice.

## Rest Advice

☎ 1300 183 361  
Monday to Friday 8am - 6pm AEST

## Licence and contact details

### Trustee

Retail Employees  
Superannuation Pty Limited  
(as Trustee of the Fund)  
ABN 39 001 987 739  
AFSL 240003

✉ PO Box 350  
Parramatta NSW 2124

### Fund

Retail Employees  
Superannuation Trust (Rest)

☎ 1300 300 778  
✉ [contact@rest.com.au](mailto:contact@rest.com.au)  
🖥 [rest.com.au](http://rest.com.au)

### Licensee

Link Advice  
ABN 36 105 811 836  
AFSL 258145

✉ PO Box 240  
Parramatta NSW 2124  
☎ 1300 734 007  
✉ [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)  
🖥 [linkadvice.com.au](http://linkadvice.com.au)

## What happens if you are dissatisfied with our service?

Your satisfaction is very important to us and we have procedures in place to resolve any concerns promptly and fairly. If you are unhappy with the advice that you have received from the Rest digital advice tool or from a Rest Adviser, you are able to forward your complaint to:

### Link Advice Compliance Manager

✉ PO Box 240  
Parramatta NSW 2124  
☎ 1300 734 007  
✉ [advice@linkadvice.com.au](mailto:advice@linkadvice.com.au)

Finally, in the unlikely event that you feel that your complaint has not been resolved to your satisfaction after giving us the opportunity to resolve the issue, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA) at:

✉ GPO Box 3, Melbourne VIC 3001  
☎ 1800 931 678  
03 9613 6399  
✉ [info@afca.org.au](mailto:info@afca.org.au)  
🖥 [afca.org.au](http://afca.org.au)

## Professional indemnity insurance

Link Advice has appropriate professional indemnity (PI) insurance in place. The PI policy is available to both Link Advice and the Rest Advisers for claims made by Fund members. The PI policy relates to claims concerning financial services and satisfies the requirements for compensation arrangements under section 912B of the Corporations Act 2001.

## If there's anything we can do

🗨 Visit [rest.com.au](http://rest.com.au) to access Live Chat

☎ Call 1300 300 778 - to view operating hours visit [rest.com.au/contact-us](http://rest.com.au/contact-us)

**LINK**Advice