



First Super Pty Limited
ABN 42 053 498 472
AFS Licence No: 223988
RSE Licence No: L0003049
(First Super Pty Ltd as Trustee of First Super)
Ph: 1300 360 988

Financial Services Guide

This Financial Services Guide (FSG) provides information about the financial products and services that the Trustee of First Super can provide. It should assist you in deciding whether to acquire any of these products or services.

If advice provided to you relates to the acquisition of a particular financial product, you should obtain and read the Product Disclosure Statement (PDS) relating to the product before making any decisions to acquire the product.

If you have not already received the First Super PDS (Member Booklet) which sets out the main services, features and benefits of First Super, call 1300 360 988 or go to the First Super website www.firstsuper.com.au

This FSG also contains information about remuneration that may be paid to the representatives providing advice, and how to make a complaint about any services provided to you.

This Financial Services Guide was prepared on 8 July 2010 and issued by First Super Pty Limited.

The PDS (Member booklet) will generally be provided to you before you become a First Super member.

1. Before you get our advice

Who is providing the service to me?

If you contact First Super Administration on 1300 360 988, or if you write to us and require one of our financial services, you will be dealing with someone representing the Trustee of First Super who is First Super Pty Limited ABN 42 053 498 472, AFSL 223988 Registered address is Level 3, 200 Arden St, North Melbourne VIC 3051

Each First Super Pty Ltd representative has their own Financial Services Guide and they will make this available to you at the time of providing the advice or service or send it to you as soon as is practical after the service is provided.

First Super Pty Ltd holds an Australian Financial Services License No 223988 and also holds a license to operate a superannuation fund RSEL L0003049.

The First Super Scheme ABN 56 286 625 181 is also a licensed Superannuation entity with RSER number R1067385.

What financial services are available to me?

The Trustee, First Super Pty Ltd, only deals in and issues financial products in respect of the First Super fund.

First Super Pty Ltd can also provide general financial product advice to retail clients and reports about:

- First Super
- First Super Allocated Pension Division

Any advice that is given to you is prepared without taking into account your particular financial needs, circumstances or objectives. Therefore you should assess your own financial situation and read the PDS before making an investment decision based on this advice.

How will I pay for the service?

The cost of providing general financial product advice is included in the fees charged for membership of First Super.

We do not charge any additional fees or obtain any commissions for the advice provided to you for the above services.

What commissions or fees do First Super Pty Ltd or their representatives receive?

Your representative who is providing you with general financial product advice or who help arranging for issue of a product is a salaried employee or representative who does not receive commissions, fees or bonuses for the services provided to you.

Do any relationships or associations exist that may influence any advice or financial service given to me?

First Super Pty Ltd, is a shareholder or part owner of Industry Super Holdings Pty Ltd which has the following subsidiaries and related parties;

-Industry Fund Services Pty Ltd (IFS - ABN 54 007 016 195)

-Industry Fund Financial Planning (IFFP – an operating division of IFS providing services under its license AFSL 232514)

-Super Members Investments Ltd (SMI - ABN 61 095 974 100)

-Members Equity Bank Pty Ltd (ME - ABN: 56 070 887 679)

-Industry Fund Investments Ltd (IFI - ABN 17 006 883 227)

Services they may provide include financial planning through IFFP and products including AUSfund and SMI managed investments.

Members Equity provides a number of banking products.

First Super also owns Super Benefits Administration Pty Ltd (ABN 97 098 637 659) the administrator of First Super.

Other than these we do not have any relationships or association with any other product issuer that could be expected to influence us in the provision of financial services.

2. When you get our advice

Will you give me advice that is tailored to my personal investment needs and financial circumstances?

No. The advice provided to you is of a general nature. It has been provided without taking into account your particular financial needs, circumstances or objectives.

3. If you have a complaint

The Trustee, First Super Pty Ltd is committed to handling any complaints promptly and fairly. Any complaints will be managed in strictest confidence.

If you have a complaint, you can

A)
Raise the issue with your representative or

B)
Write to:
The Complaints Officer
PO Box 666, Carlton South Vic 3053
PH: 1300 360 988

C)
If you are still not satisfied with our internal complaints resolution procedures or you have not received a response within 90 days, you may take your complaint to an independent complaints resolution bodies.

The Superannuation Complaints Tribunal (SCT) Locked Mail Bag 3060, GPO Melbourne 3001

Tel: 1300 884 114
(local call cost in Australia)

This is a free service.

Not all financial services complaints can be resolved by the SCT so they can advise you if they are able to consider your complaint.

D)
If your complaint is outside the jurisdiction of the SCT, you have the right to take your complaint to the following alternate independent resolution body: the **Financial Ombudsman Service (FOS)**. FOS will advise you if they can hear the complaint and can be contacted at:
Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne Vic 3001
Tel: 1300 780 808

This service is provided to you free of charge.

E)
The Australian Securities and Investment Commission (ASIC) also has a freecall Infoline **1300 300 630** which you may use to make a complaint and obtain information about your rights.

F)
Compensation arrangements: Trustee Liability Insurance
First Super has professional indemnity insurance policy to incorporate liabilities for losses from claims arising out of the provision of professional services to third parties. This policy covers claims arising from the conduct of First Super Pty Ltd and its representatives who no longer work for First Super Pty Ltd, but who did so at the time of the relevant conduct