

FINANCIAL SERVICES GUIDE.

THE INDUSTRY FUND
FOR EMPLOYEES
IN THE TIMBER,
PAPER & PULP AND
FURNITURE & JOINERY
INDUSTRIES.



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 our Service Centre on **1300 360 988** or visit **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.

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 my representative providing the service to me?

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

All First Super Pty Ltd representatives have their own FSG and they will make this available to you at the time of providing the advice or service or send it to you immediately after the service is provided.

You can call our Service Centre on **1300 360 988**, email mail@firstsuper.com.au or write to us at PO Box 666, Carlton South VIC 3053.

The Trustee of and the provider of the service is First Super Pty Ltd (ABN 42 053 498 472), Level 3, 200 Arden St, North Melbourne VIC 3051.

The First Super Scheme ABN 56 286 625 181 is also a licensed superannuation entity with RSE 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

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.

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.

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.

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:

- > Raise the issue with your representative; or

Write to:

The Complaints Officer

PO Box 666, Carlton South Vic 3053

Tel: 1300 360 988

- > If you are still not satisfied with our internal complaints resolution procedures or you have not received a response within 90 days for the Superannuation Complaints Tribunal (SCT) matters or 45 days for the Financial Ombudsman Service (FOS). You have the right to take your complaint to the following independent complaints resolution bodies.

In relation to superannuation matters:

The Superannuation Complaints Tribunal

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.

- > **If your complaint is outside the jurisdiction of the SCT**, you have the right to take your complaint to:

The Financial Ombudsman Service (FOS)

GPO Box 3

Melbourne Vic 3001

Tel: 1300 780 808

FOS will advise you if they can hear the complaint. This service is provided to you free of charge.

- > 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.
- > 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.

FIRST SUPER PRIVACY STATEMENT

First Super takes the utmost care with your personal information and only collects information that is necessary for your membership. This information is used:

- > To establish your membership account
- > To process contributions
- > To enable benefit payments
- > For correspondence
- > To search for any unclaimed benefits you may have
- > To keep you informed about membership opportunities.

ABOUT FIRST SUPER

First Super is an industry super fund. That means we are run only to benefit our members.

We welcome all Australians regardless of their occupation or location, but we have particularly strong links to the timber industry, the pulp and paper industry and the furniture and joinery industry.

First Super was formed when the three funds representing these industries united on 1st July 2008.

They were:

- > The Timber Industry Super Scheme
- > The Pulp & Paper Workers Superannuation Fund
- > The Furniture Industry Retirement Superannuation Trust

We are proud of this heritage, and our products and services were designed to meet your needs as an employee in these industries. First Super is also proud to support the communities where you work and live. Rest assured that we have a history of delivering strong long-term returns at low cost and are committed to the highest standards in everything we do.





This guide is intended to provide general information only, and not advice and has been prepared without taking into account your individual objectives, financial situation or needs. For further information call us on 1300 360 988 or you can obtain a copy of our PDS from firstsuper.com.au.

This Financial Services Guide was prepared in June 2015 and issued by First Super Pty Ltd (ABN 42 053 498 472 AFS Licence No: 223988 RSE Licence No: L0003049).

WANT TO KNOW MORE? WE'RE HERE TO HELP.

Please contact our Service Centre today.

Call **1300 360 988**
E-mail **mail@firstsuper.com.au**
Website **firstsuper.com.au**

Level 3, 200 Arden Street, North Melbourne VIC 3051
PO Box 666, South Carlton VIC 3053

Monday to Thursday: 8.45am – 5.15pm
Friday: 8.45am – 5.00pm
(Melbourne time)

