

Financial Services Guide

1 November 2016



Why have you been given this Financial Services Guide?

The purpose of this Financial Services Guide (FSG) is to provide you with information about:

- the financial services we provide
- the remuneration that may be paid to us for providing these services, and
- First State Super's enquiry and complaints handling processes.

If you have not already received a copy of First State Super's Product Disclosure Statement (PDS) for your category of membership, which sets out the benefits, features, risks and fees of the Fund, you can obtain one by visiting firststatesuper.com.au or by calling 1300 650 873.

The financial service, financial advice and superannuation products we provide

FSS Trustee Corporation (FTC), as the trustee of the First State Superannuation Scheme (the Fund) may provide you with a financial service. In this Financial Services Guide (FSG), a reference to "we", "our" and "us" means FTC. General advice about the Fund is provided through a network of our representatives. We are licensed to provide general advice about superannuation, as well as deal in, superannuation products under our Australian Financial Services (AFS) license issued by the Australian Securities and Investments Commission (ASIC). The only financial products we issue and deal in are the superannuation and retirement products offered by the Fund.

The type of financial advice we can give you

Representatives may provide only general financial product advice about First State Super, and general information about the insurance, investments and benefit options available through First State Super.

Your personal objectives, financial situation or needs are not taken into account when general advice is provided to you. Therefore, before you act on any advice provided to you, you should consider your personal circumstances, read the Fund's PDS for your category of membership, and if appropriate, consult with a person licensed or authorised to provide personal financial advice.

How we can provide you with advice

We may give you general advice in writing, over the phone, on the website, via email or mail, at personal interviews, or at seminars.

We issue a separate PDS for each product in the Fund. Each PDS contains information about the product's features and benefits, and any associated risks, fees, terms and conditions that apply.

If you wish to join First State Super as a personal, income stream or defined benefit member, we are obliged to provide you with a PDS, which you should read and understand before applying to join. If you join as an employer sponsored member, we will send you a PDS shortly after you join.

By reading the PDS, you will be able to make an informed decision about joining the Fund and the choices available to you. You may also need more information from one of our representatives or from your own financial adviser.

Members have access to financial planning services provided by First State Super Financial Services Pty Ltd (ABN 37 096 452 318, AFSL 240019), which is wholly owned by us.

What are the costs?

We are a not for profit company. The cost of providing general financial product advice is included in the administration fees charged to members' accounts. Details of all fees are contained in your PDS under **Fees and costs**, and there is additional information in the *Member Booklet Supplement – Fees and costs*. These documents are available by either calling us or going to our website.

Our representatives are salaried employees. They do not receive fees, bonuses or commissions for providing advice or recommending or referring you to the Fund or the Fund's financial planning service. Fees or commissions are not paid for any type of referral to the Fund.

About relationships and associations

We have no relationships or associations with other product issuers that could be expected to influence the advice, services or products provided by us. When members receive advice from First State Super Financial Services, they receive it under First State Super Financial Services' own AFS licence.

Your instructions and information

Generally, you can send your instructions by phone, in writing, or online via our website. The PDS will advise you of whether or not these instructions need to be in writing. Certain information will be collected from you when you join the Fund and when you send future instructions about your membership. The information collected and stored includes your personal details, contact details, contribution history and account balance. If required by law, we may disclose your information to a third party who is providing services to the Fund, including government agencies.

You can access and correct information we hold about you.

We are serious about protecting your privacy and the personal information you send to us. You may request a copy of our privacy policy by calling us on 1300 650 873. Alternatively, the policy may be viewed at firststatesuper.com.au.

Professional indemnity insurance

We have professional indemnity (PI) insurance. PI insurance covers claims in relation to the conduct of the licensee, and the conduct of employees who work or have worked for the licensee, where the licensee is found to have a liability for financial loss suffered by a person to whom the licensee provides a financial service. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations legislation.

How do I make a complaint?

The objective of the Fund's complaints handling process is to ensure that all complaints are handled in an effective, prompt and objective manner. You can lodge a complaint about the Fund through any of the following channels:

By telephone: Phone us on 1300 650 873 Monday to Friday 8.30 am to 6.00 pm (AEST) for the cost of a local call unless calling from a mobile or pay phone.

Send us an email: complaints_officer@firststatesuper.com.au

By mail: First State Super, PO Box 1229, Wollongong NSW 2500

Via our website: firststatesuper.com.au/contact

By fax: 1300 722 072

We will try to resolve any complaints within 90 days. If more time is required for complicated matters, you will be contacted.

What can I do if I am not satisfied?

You can ask us to review the decision if you remain unsatisfied and if there is an actual or perceived loss, then you can request that the matter be considered by the Disputes Committee. To lodge a notice of dispute with us, please write to:

The Disputes Manager, FSS Trustee Corporation, PO Box R1827, Royal Exchange NSW 1225.

If the complaint is about the Fund and if you do not receive a response within 90 days, or if you are not satisfied with the response or decision received, you may be able to take your complaint to the Superannuation Complaints Tribunal (SCT) which is an independent Federal Government body. If the SCT can deal with your complaint, it will attempt to resolve the complaint through conciliation. If that is unsuccessful, the SCT will review the decision or conduct to which the complaint relates.

You can contact the SCT:

By telephone: 1300 884 114

By mail: Superannuation Complaints Tribunal, Locked Bag 3060, Melbourne VIC 3001.



Service and advice

If you require any further information about First State Super's services, please contact us:

First State Super

Mail PO Box 1229, Wollongong NSW 2500
Phone 1300 650 873 between 8.30 am to 6.00 pm (AEST) Monday to Friday
Fax 1300 722 072
Email enquiries@firststatesuper.com.au
Web firststatesuper.com.au

FSS Trustee Corporation (FTC)

Level 21, 83 Clarence Street, Sydney NSW 2000