

Financial Services Guide

Sunsuper Pty Ltd ABN 88 010 720 840
Australian Financial Services
Licence No: 228975
30 Little Cribb St
Milton Qld 4064
Dated: 1 July 2011

What is a Financial Services Guide?

The *Financial Services Guide* (FSG) found on this page, is an important document we are required by law to give you before we can provide you with any financial service/s. The FSG provides you with information about Sunsuper Pty Ltd ('Sunsuper', 'we', 'us' or 'our') and is designed to help you decide whether to use the financial services we provide.

This FSG also provides important information about:

- the services we offer,
- assisting you in deciding whether to use any of those services,
- how we and our associates are paid,
- any potential conflict of interest we may have, and
- our internal and external dispute resolution procedures and how you access them.

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

We are licensed to deal in the following financial services and to provide product advice in:

Superannuation

If we provide you with general advice, the advice provided will be of a general nature only prepared without taking into account your objectives, financial situation or needs. Because of this, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs before acting on it.

If we provide you with personal advice we will tell you we have taken into account your objectives, financial situation or needs. We will also provide you with a Statement or Record of Advice disclosing the advice and the basis of the advices we have provided to you.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular fund, you should obtain a Product Disclosure Statement (PDS) relating to the product and consider the PDS before making any decision about whether to acquire the product.

We provide these financial services in relation to the Sunsuper Superannuation Fund.

From time to time, we may approve financial services in relation to other superannuation products on a one-off basis.

Who is responsible for the financial services provided?

Sunsuper Pty Ltd is licensed under the Corporations Act to provide the services outlined in this FSG. Sunsuper is responsible for any

financial services provided to you, including the distribution of this FSG.

What compensation arrangements do you have in place with regard to the financial services provided?

Sunsuper has professional indemnity insurance cover in place in respect of financial services provided to its retail clients. This insurance covers claims in relation to the conduct of both past and present representatives of Sunsuper. These arrangements comply with the requirements of Section 912B of the *Corporations Act 2001*.

Do you have relationships or associations with a financial product issuer?

We do not act as a representative of any other product issuer in relation to the services we provide.

However, we may refer you to our wholly owned subsidiary, Sunsuper Financial Services Pty Ltd, ABN 50 087 154 818, AFSL No. 227867, or external providers with your permission, for the provision of personal financial services advice.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal details including your account balance, the investment options in which you have invested and the transactions relating to your account.

We have a privacy policy which ensures the privacy and security of your personal information. A copy of our privacy policy is available on request or on the Sunsuper website.

If you wish to examine your file, please ask us. We will make arrangements for you to do so.

How can I give instructions about my financial products?

Initial instructions are generally provided by completing the *Membership application* form attached to, or accompanying, the PDS. Further instructions can generally be made by phone, in writing or over the internet, depending on the nature of the instructions. Please read the PDS for further information on the options available.

How will I pay for the services provided?

Sunsuper receives fees for managing the Fund which are deducted from members' account balances. All fees and charges are set out clearly in the PDS.

How are Sunsuper representatives paid for providing the financial services?

Representatives of Sunsuper Pty Ltd, who provide you with advice, are remunerated by way of a salary package, and are eligible to

receive a bonus payment for achievement of Key Performance Indicators (KPIs).

Personal financial advice can also be provided by Sunsuper Financial Services Pty Ltd ABN 50 087 154 818, AFSL 227867, a wholly owned subsidiary of Sunsuper Pty Ltd. The Financial Services Guide for Sunsuper Financial Services Pty Ltd is available at sunsuper.com.au or by contacting 13 11 84.

Does your advice include taxation matters?

Our advice may include taxation estimates and explanations based on our understanding and interpretation of relevant legislation at the time the advice is provided. Taxation laws and regulations are complex and subject to frequent change. Sunsuper Pty Ltd and its representatives are not registered tax agents under the Tax Agent Services Act 2009. We recommend you seek more detailed advice from your registered taxation agent before relying on advice that may impact on your tax obligations, liabilities or entitlements.

Will anyone be paid for referring me to you?

There are no fees payable for referrals made to us.

What should I do if I have a complaint?

If you have a complaint about the service provided to you or the super fund, you can access our internal disputes resolution process at no cost to you. Contact us to discuss your complaint:

Customer Service Hotline: 13 11 84
Sunsuper Customer Relations Team
GPO Box 2924
Brisbane Qld 4001

We will do everything within our power to resolve the issue as quickly as possible. If you are still not happy or if Sunsuper has not responded within 90 days, you can contact the Superannuation Complaints Tribunal (SCT).

This is an independent body set up by the Government to help resolve complaints through conciliation. They may be contacted as below:

The Secretariat
Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne Vic 3001
Phone: 1300 884 114

Access to the SCT is free of charge.

Please note that the scope of matters which the SCT can deal with is limited by legislation, and it is possible that the SCT cannot deal with your matter. They will advise you if they will deal with your complaint, and if so, what information you need to supply.