

Financial Services Guide

Sunsuper Financial Services Pty Ltd ABN 50 087 154 818 Australian Financial Services
Licence No: 227867, 30 Little Cribb St, Milton QLD 4064

Date: 1 July 2008

What is a Financial Services Guide?

This *Financial Services Guide (FSG)* 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 Financial Services 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.

A guide to our relationship with you and others

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 provide financial product advice and deal in the following financial services:

- Deposit and payment products
- Debentures Stocks and Bonds
- Life Insurance Investment and Risk Products
- Managed Investment Schemes
- Retirement Savings Accounts
- Securities
- Superannuation

When we provide you with personal advice, we will tell you how we have taken into account your objectives, financial situation or needs. We will also provide you with a Statement of Advice or Record of Advice disclosing the advice and the basis of the advice that we have provided to you. The Statement/Record of Advice will also tell you about our fees and commissions and any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

If we provide you with a service that relates to the acquisition, or the possible acquisition, of an interest in a particular product, you should obtain a *Product Disclosure Statement (PDS)* which contains details about the product and consider the *PDS* before making any decision about whether to acquire the product. If we provide you with further advice you may request a Record of Further Advice from your financial planner.

We can only provide advice on products from our Approved Products List (APL). Sunsuper Financial Services APL Committee reviews the suitability of superannuation, investment and insurance products for inclusion. External research is used to assist in this process. We rely on the product provider's assessment and selection of investment managers within each product. From time to time, we may approve financial services in relation to other products on a one-off basis.

<i>What information should I provide to receive personal advice?</i>	<p>You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.</p> <p>It is important to ensure that the information that you have provided is complete and accurate, otherwise, this advice may be based on incomplete or inaccurate information.</p>
<i>Who is my adviser?</i>	<p>Your financial planner is a representative of Sunsuper Financial Services Pty Ltd. Personal information about your financial planner is provided in Attachment A to this document. You should read both this document and the attachment carefully.</p>
<i>Who is responsible for the financial services provided?</i>	<p>Sunsuper Financial Services Pty Ltd is licensed under the Corporations Act to provide the services outlined in this FSG. Sunsuper Financial Services Pty Ltd is responsible for any financial services provided to you, including the distribution of this FSG.</p>
<i>What compensation arrangements do you have in place with regard to the financial services provided?</i>	<p>Sunsuper Financial Services Pty Ltd 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 Financial Services Pty Ltd. These arrangements comply with the requirements of Section 912B of the <i>Corporations Act 2001</i>.</p>
<i>Do you have relationships or associations with a financial product issuer?</i>	<p>Sunsuper Financial Services Pty Ltd is a wholly owned subsidiary of Sunsuper Pty Ltd. If a superannuation or pension product is required to meet your individual objectives, financial situation and needs, then we are likely to give preference to Sunsuper products in our recommendations.</p> <p>We do not act as a representative of any product issuer other than Sunsuper Pty Ltd in relation to the services we provide.</p>
<i>What information do you maintain in my file and can I examine my file?</i>	<p>We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>We have a privacy policy which seeks to protect the privacy and security of your personal information. A copy of our privacy policy is available on request.</p> <p>If you wish to examine your file, please ask us. We will make arrangements for you to do so</p>
<i>How can I give instructions about my financial products?</i>	<p>You may tell us how you would like to give us instructions – for example by telephone, fax or other means such as e-mail – and, if possible, we will comply with your request.</p>
<i>How will I pay for the services provided?</i>	<p>Sunsuper Financial Services Pty Ltd is remunerated directly through the fees we charge you. It does not accept commissions from any financial product issuers with whom we place new investments. Historically, some products recommended have paid us commissions, which we continue to receive. Sunsuper Financial Services does not retain these commissions and, will either donate them to charity or rebate them to the member.</p> <p>Employees and representatives of Sunsuper Financial Services 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). Where bonuses are payable they are assessed against individual performance against a range of customer service metrics. Funds contributed under advice are one of several KPIs for Financial Planners and Financial Advisers. The Chief Executive Officer determines the payment amount and payment of the bonus is not guaranteed.</p> <p>We will give you a Statement or Record of Advice which will detail our fees and any payments made to us by a financial product issuer/s.</p>

How are any commissions, fees or other benefits calculated for providing the financial services?

Our fee is calculated on an hourly rate, based on the amount of time spent developing your financial strategy. Where you agree to proceed with a Statement or Record of Advice, we will tell you upfront what fee will be charged (in dollar terms).

The Statement or Record of Advice will also detail in writing any other commission or other benefits payable. Your adviser will give you a Statement or Record of Advice before we proceed to act on your instructions, unless otherwise permitted by legislation.

Your financial planning advice fee invoice will be provided to you with your Statement or Record of Advice.

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?

Sunsuper Financial Services Pty Ltd has an internal procedure to follow if you are unhappy with our advice or services. Contact us to discuss your complaint:
Customer Service Hotline: 13 11 84, or

Sunsuper Complaints Officer

GPO Box 2924

Brisbane Qld 4001

Fax: 07 3016 7722

We will do everything within our power to resolve the issue as quickly as possible. If you are still not happy, or Sunsuper has not responded within 45 days, you can contact the Financial Ombudsman Service Limited (FOS) This is an independent body set up to help you

- draft and lodge your complaint and
- resolve your complaint through conciliation or arbitration.

They may be contacted by writing to:

FOS

PO Box 579 Collins Street West

Melbourne Vic 8007

Website: www.fos.asn.au

Telephone 1300 780 808

Please note that the scope of matters FOS can deal with has some financial limitations. It is possible that FOS cannot deal with your matter. FOS will advise you if they can deal with your complaint, and if so, what information you need to supply. Both Sunsuper's internal procedure and the FOS service are free of charge.

FOS can only deal with your complaint where:

- You have raised it with Sunsuper Financial Services and our response did not resolve the complaint to your satisfaction; OR
- 45 days have elapsed since the complaint was made to Sunsuper Financial Services and it remains unresolved