

Financial Services Guide



Why have you been given this Financial Services Guide?

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

- the financial services we provide to assist you in deciding whether to use them
- 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, which sets out the benefits, features, risks and fees of the Fund, you can obtain one by visiting **www.firststatesuper.com.au** or by calling **1300 650 873**.

This Financial Services Guide was issued on 1 October 2010 by:

- FSS Trustee Corporation as the trustee of First State Superannuation Scheme (ABN 53 226 460 365), and
- Superannuation Administration Corporation trading as Pillar Administration, as the superannuation administrator.

Issue Number 6

Who is providing **this financial service, financial advice and superannuation product?**

Both FSS Trustee Corporation (FTC), as the trustee of First State Super and Pillar Administration (Pillar), as the superannuation administrator may provide you with a financial service. In this Financial Services Guide, a reference to “we”, “our” and “us” means either FTC and/or Pillar.

The only financial product FTC issues and deals in is First State Super.

Pillar implements a person's request to apply for, obtain, vary and cease membership in First State Super.

General advice about First State Super is provided through a network of representatives, who are employees of either FTC or Pillar. FTC and Pillar operate separately, each under their own Australian Financial Services (AFS) Licence issued by the Australian Securities and Investments Commission (ASIC). We are each separately licensed to provide general advice about, as well as deal in, superannuation products.

The type of **financial advice we can give you**

Representatives may provide only general financial product advice about First State Super. When information is provided to you, we can cover general information about insurance, investments and benefit options available through First State Super.

Any advice provided to you under this service will only be of a general nature. 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 Product Disclosure Statement, and if appropriate, consult with a person licensed or authorised to provide financial advice.

How we can provide you with advice

Representatives may give you general advice in writing or verbally either on the phone, on the website, by email or mail, at personal interviews, or at seminars. If you contact the Customer Service Centre or you attend a personal interview, a representative of Pillar may provide you with advice on behalf of FTC under its own AFS licence. Otherwise, an FTC representative may provide the advice.

FTC issues a separate Product Disclosure Statement (PDS) in relation to each product in the Fund. Each First State Super PDS contains information about the relevant product, including benefits and features and any associated risks, fees, terms and conditions that apply to your membership in First State Super.

If you wish to become a member of the Personal Division of First State Super, you will need to obtain the PDS before applying. If you join another division you will be sent a PDS shortly after you join First State Super.

By reading the PDS, you will be in a position to make an informed decision about joining First State Super and the investment and insurance choices available to you. You may also need more information from one of our representatives or from your own financial adviser.

What are the costs?

FTC is a not for profit company. The cost of providing general financial product advice through the FTC and Pillar arrangement is included in the First State Super administration fees charged to members' accounts. Details of all First State Super fees are contained in the PDS under the *Fees and Costs* section. Additional fees are not charged for this service.

FTC and Pillar representatives are salaried employees and do not receive fees, bonuses or commissions for providing advice or recommending or referring you to First State Super. Fees or commissions are not paid for any type of referral to First State Super.

About relationships and associations

FTC acts on its own behalf when providing financial advice, services or products.

Pillar is paid a fee by FTC for the contracted administration services it provides to First State Super.

Neither FTC nor Pillar has any relationships or associations with other product issuers that could be expected to influence the advice, services or products provided by us.

Your instructions and information

Generally, you can send your instructions by phone, in writing, or by using the 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 First State Super as well as when you send future instructions about your membership. The information collected and stored includes your personal details, contact details, contributions history and account balance.

FTC and Pillar are serious about protecting your privacy and the personal information you send to us. You may request a copy of the privacy policies for both FTC and Pillar by calling Customer Service on 1300 650 873. Alternatively, the policies may be viewed at the following websites:

For FTC's Privacy Policy, visit www.firststatesuper.com.au

For Pillar's Privacy Policy, visit www.pillar.com.au

Professional indemnity insurance

The Trustee and Pillar, as Australian Financial Services Licensees, each has professional indemnity insurance (PI Insurance) in place. Each Licensee's PI Insurance covers claims in relation to conduct of the Licensee and its 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.

1 How do I make an enquiry?

If you have a general enquiry or wish to raise a concern, you can contact First State Super through any of the following channels and a Customer Service representative will assist with your enquiry.

By telephone	Phone Customer Service on 1300 650 873 Monday to Friday 8.30 am to 5.30 pm for the cost of a local call unless calling from a mobile or pay phone.
Send us an email	enquiries@firststatesuper.com.au
Via our website	www.firststatesuper.com.au/contactus
By fax	1300 722 072
By mail	First State Super, PO Box 1229 Wollongong NSW 2500

2 How do I make a complaint?

The objective of First State Super'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 or its administrator, Pillar, through any of the following channels:

By telephone	Phone Customer Service on 1300 650 873 Monday to Friday 8.30 am to 5.30 pm 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	www.firststatesuper.com.au/complaints
By fax	1300 722 072

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

3 What can I do if I am not satisfied?

You can ask the Trustee 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 the Trustee, please write to The Disputes Manager, FSS Trustee Corporation, PO Box R1827, Royal Exchange NSW 1225. If the complaint is about the Fund or its administration, 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 on 1300 884 114 or by writing to Superannuation Complaints Tribunal, Locked Bag 3060, Melbourne VIC 3001. If your complaint is about Pillar and outside the control of the SCT, you may have the right to take your complaint to Financial Ombudsman Service (FOS) GPO Box 3, Melbourne VIC 3001. FOS may also be contacted on 1300 780 808.

Contact us

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

First State Super

ABN 53 226 460 365

SPIN FSS 0100AU

Mail: PO Box 1229

Wollongong NSW 2500

Phone: 1300 650 873 between 8.30 am to 5.30 pm (AEST) Monday to Friday

Fax: 1300 722 072

Email: enquiries@firststatesuper.com.au

Internet: www.firststatesuper.com.au

Pillar Administration (Pillar)

Pillar Administration is the trading name of the Superannuation Administration Corporation

ABN 80 976 223 967

AFSL 245591

Mail: GPO Box 3887

Sydney NSW 2001

Phone: (02) 9238 5555

Fax: (02) 9238 5272

Internet: www.pillar.com.au

FSS Trustee Corporation (FTC)

ABN 11 118 202 672

AFSL 293340

Mail: PO Box R1827

Royal Exchange NSW 1225

Phone: (02) 9238 2500

Fax: (02) 9238 2599

 **FIRST STATE SUPER**
FSS Trustee Corporation
ABN 11 118 202 672 AFSL 293340

 **pillar**
administration
ABN 80 976 223 967
AFSL 245 591