

Combined Financial Services Guide (FSG)

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This Combined Financial Services Guide ("FSG") has been prepared, authorised and issued by NESS Super Pty Ltd (ABN 28 003 156 812; AFSL 238945) ("the Trustee") and Pacific Custodians Pty Limited (ABN 66 009 682 866; AFSL 295142) ("Pacific Custodians").

Purpose of this Guide

The purpose of this FSG is to ensure that you are given adequate information about the Trustee and Australian Administration Services Pty Limited (ABN 62 003 429 114) ("AAS"), who is a corporate Authorised Representative of Pacific Custodians (Authorised Representative Number: 307946). It is designed to assist you, as a retail client, in deciding whether to use any of the services we are authorised to provide/offer in this guide. It also contains information about how we are remunerated in relation to the services offered, as well as information on how complaints against us are dealt with.

If you need more information or clarification of any matters outlined in this FSG, please contact us.

General Advice Warning:

This brochure and any information that you receive from the Trustee and/or AAS is prepared without taking account of your objectives, financial situation or needs. Because of this, it is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs. You should obtain and take into account the relevant Product Disclosure Statement (PDS) and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision. If you have not already received a copy of the relevant NESS Super Product Disclosure Statement ("PDS"), which is a detailed guide to the benefits, services, fees, cooling off period and terms and conditions of NESS Super's superannuation or pension products, a copy can be obtained from our website www.nesssuper.com.au or by calling us on 1800 022 067.

Who are we?

The Trustee is the Trustee of NESS Super ("the Fund"), an industry fund which provides superannuation benefits predominantly for individuals in the electrical contracting, communication and associated industries throughout Australia. We are a not-for-profit organisation that does not pay commissions. All the earnings, less a small contingency reserve, are returned to members every year.

The Trustee has contracted AAS to provide administration and enquiry services. AAS was established in 1988. It provides professional administration, advisory and customer relationship services to employers and members of industry, redundancy, pension plan and eligible rollover funds.

Pacific Custodians is the Authorising Licensee responsible for the financial services provided by AAS.

What financial advice services are available to me?

As a representative of Pacific Custodians, AAS is authorised to:

1. Provide general financial product advice for the following classes of financial products:
 - 1.1 Superannuation; and
 - 1.2 Non-cash payment products.
2. Deal in a financial product by:
 - 2.1 issuing, applying for, acquiring, varying, or disposing of a financial product in respect of the following classes of financial products:
 - 2.2.1 Superannuation; and
 - 2.2.2 Non-cash payment products.

NESS Super and AAS are authorised to provide general financial product advice about superannuation and pension products and related group life disability and salary continuance insurance. This means that NESS Super and AAS are able to provide recommendations or statements of opinion or reports about these financial products but in formulating that advice, cannot consider your personal objectives, financial situation and needs.

Who will be responsible for the financial advice services given to me?

The Trustee is responsible for financial product advice provided by the Trustee and its representatives. Pacific Custodians is responsible for any financial services provided by AAS.

In some cases, general financial advice services may be provided to you directly by telephone or in person by NESS Super's Business Development Manager. This representative may also visit your workplace to give a presentation about NESS Super.

Generally, all contact with the NESS Super's call centre will be with an AAS Representative. In all other circumstances, the person you are dealing with will identify whether they represent the Trustee or AAS.

How will I pay for these services?

The cost of providing general financial advice services to you is included in the fees charged for membership of the Fund.

NESS Super's Business Development Manager is paid a salary and does not receive any commissions, fees or volume-related bonuses for the services provided to you.

NESS Super pays AAS a fee to provide superannuation services which is calculated according to a number of factors including the number of members in the Fund and the attainment of certain service and performance standards. The fee covers the giving of general financial advice and no additional salary or payment is made for the provision of this advice or for you acquiring an interest in the Fund. AAS pays its employees a salary that may include a performance-related bonus.

You may request particulars of the remuneration arrangements in place for the Trustee and/or AAS any time before financial services are provided to you.

Neither staff nor any parties related to the Trustee, AAS or Pacific Custodians pay nor receive any commissions, fees or benefits in relation to any financial product or services provided for in this guide.

Do any relationships or associations exist that might influence any financial advice services given to me?

NESS Super does not have any relationships or associations with any other product issuers or service providers which could be expected to influence the provision of financial advice services under this FSG.

Money Solutions Pty Ltd (ABN 36 105 811 836, AFSL 258145) is a related body corporate of AAS and Pacific Custodians, which has contracted with NESS Super to provide general financial product advice to members and, if requested by the member, personal financial product advice.

The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) ("TSCH"), which operates a superannuation clearing product and service to employers, is also a related body corporate of AAS and Pacific Custodians.

AAS, Money Solutions, TSCH and Pacific Custodians are all part of the Link Group of companies. For more information about the Link Group, please visit: <http://www.linkmarketservices.com.au/corporate/AboutUs/Global-Network.html>

Are you required to collect personal information from me and how do you keep this personal information secure?

The privacy and security of your personal information is important to us.

The Trustee and AAS may collect personal information from you in order to identify you prior to providing the financial advice services that you have requested. If you do not provide this information, we may not be able to provide you with the requested advice.

The Trustee and AAS only disclose your personal information which has been collected for these purposes to internal staff members and other parties, such as NESS Super's Insurer, professional advisors, financial advisers, government bodies and your employers in order to best service your needs.

The NESS Super Privacy Policy, which is available from our website <http://nesssuper.com.au/privacy-policy/>, provides detailed information about how we collect, use, disclose, transfer and keep secure your personal information obtained by us in the course of providing financial services to you, as well as how you can access and correct your personal information.

AAS is covered by the Privacy Policy of the Link Group, which is available by contacting the Fund or AAS.

What compensation arrangements are provided?

NESS Super Pty Ltd holds professional indemnity insurance cover which (subject to the terms and conditions of the policy) covers loss or damage arising as a result of the breach of any relevant legislative obligations by NESS Super or its Representatives. These arrangements extend to cover the actions of former Representatives who, subsequent to these actions, have ceased to be employed or engaged by NESS Super.

Pacific Custodians has professional indemnity insurance arrangements in place to compensate persons for loss or damage arising as a result of the breach or breaches of any relevant legislative obligations by AAS.

These professional indemnity arrangements of NESS Super and Pacific Custodians each satisfy the requirements of section 912B of the *Corporations Act 2001* (Cth).

What should I do if I have a complaint?

NESS Super is committed to handling any complaints received promptly and fairly. All complaints will be managed in the strictest confidence. If you have any concerns or complaints about the financial services or advice provided to you, you should take the following steps:

Internal Complaints Handling Procedures

If your complaint results from general financial product advice provided by NESS Super your complaint should initially be directed through to NESS Super's internal complaint handling process.

NESS Super Complaints Officer
Locked Bag 20
Parramatta NSW 2124
(P) 1800 022 067 (free call) 8:00am – 8:00pm (AEDST), Monday to Friday
(E) nessadmin@aes.com.au

Superannuation Complaints Tribunal

In the event that your complaint is not resolved to your satisfaction, or a response to your complaint is not received from NESS Super within 90 days, you may have the right to take your complaint to the Superannuation Complaints Tribunal ("SCT"). The SCT is an independent body established by the Federal Government to assist members or their beneficiaries to resolve certain superannuation complaints.

The SCT may be able to assist you to resolve your complaint but will only become involved after you have made use of NESS Super's own complaints handling process.

The service is free of charge and in cases where the SCT is required to make a determination it will be binding on NESS Super. The SCT does not consider general complaints about the management of NESS Super.

To find out if the SCT can handle your complaint and the type of information that you need to provide, you can contact it as follows:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001
(P) 1300 884 114
(F) (03) 8635 5588
(E) info@sct.gov.au

Complaints Relating to AAS or Pacific Custodians

If your complaint results from general financial product advice provided by AAS as an Authorised Representative of Pacific Custodians, neither NESS Super nor the SCT will be able to handle your complaint. In this case, your complaint should initially be directed through to AAS's internal complaint handling process.

Australian Administration Services
Locked Bag 4085
Parramatta NSW 2124
(P) 02 8571 5000

Email: aasenquiries@aes.com.au
Internet: www.aes.com.au

If you are not satisfied with the way your complaint is handled, or with the resolution, you may be able to lodge a complaint with the Financial Ombudsman Service Limited ABN 67 131 124 448 ("FOS").

FOS is an independent body set up to assist consumers in the resolution of complaints relating to financial services. FOS may be able to assist you to resolve your complaint but will only become involved after you have first made use of our own complaints handling process. FOS can be contacted via the following details:

Financial Ombudsman Service Limited

Postal Address: GPO Box 3, Melbourne VIC 3001
Physical Address: Level 13, 31 Queen Street, Melbourne VIC 3000
Phone: 1300 780 808 or (03) 9613 7366
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

How do I contact the Trustee of NESS Super?

Detailed information on contacting NESS Super and the Trustee of NESS Super is readily available through our website www.nesssuper.com.au or on request by calling 1800 022 067 or emailing nessadmin@aes.com.au.

How do I contact AAS or Pacific Custodians?

Australian Administration Services
Locked Bag 4085
Parramatta NSW 2124
(P) 02 8571 5000
Email: aasenquiries@aes.com.au
Internet: www.aes.com.au

Pacific Custodian Services Pty Limited
Level 12
680 George Street
Sydney NSW 2000
Phone: (02) 8280 7100

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You can give us instructions by contacting us. In some circumstances you will need to fill out a form and meet the specific requirements of the particular product before we can act on your instructions, in which case we will tell you what forms you need to fill out and how you can obtain them.