

Joint Financial Services Guide

This joint Financial Services Guide (FSG) has been prepared, authorised and issued by CARE Super Pty Ltd (ABN 91 006 670 060; AFSL 235226), and Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145) (Link Advice).

This Financial Services Guide (FSG) contains information about:

- CARE Super Pty Ltd (the Trustee)
- CARE Super, the Fund (CareSuper)
- Link Advice Pty Limited (Link Advice).
- How CARE Super Pty Ltd and Link Advice representatives are remunerated, and
- Details of the internal and external complaints handling system for the Trustee and Link Advice.

This FSG is an important document and is designed to assist you in deciding whether to use any of the services CARE Super Pty Ltd is authorised to provide.

This FSG is for current and prospective members and employer sponsors of CareSuper.

When you join CareSuper you will receive a Product Disclosure Statement (PDS). This is a detailed document that contains the terms and conditions of CareSuper products, including: benefits, services, fees, risks, an explanation of your rights, any relevant cooling

off periods and information on how to join. You may also receive additional publications that provide further information about CareSuper products and services.

If you would like a copy of the PDS or need more information or clarification on any matter raised in this FSG or any CareSuper publications, you can:

- Ask your CARE Super Pty Ltd representative
- Call CareSuper on **1300 360 149**
- Email admin@caresuper.com.au
- Visit caresuper.com.au.

ABOUT CARESUPER

CareSuper is a superannuation fund established in 1986.

As Trustee, CARE Super Pty Ltd is the trustee company for CareSuper. The Trustee Board consists of an equal number of member-representative Directors and employer-representative Directors.

The Trustee has contracted with Australian Administration Services Pty Ltd (ABN 62 003 429 114, ARN 307946) (AAS) to provide member and employer administration services.

Link Advice Pty Limited (ABN 36 105 811 836, AFSL 258145) is a related body corporate of AAS. For more information please visit www.linkgroup.com.

THE FINANCIAL PRODUCTS AND SERVICES AVAILABLE TO YOU

This FSG relates to the provision of general financial product advice by CARE Super Pty Ltd and AAS in relation to CareSuper.

CARE Super Pty Ltd is authorised under its Australian Financial Services License (AFSL) to deal in superannuation products and provide general financial product advice on superannuation products to retail clients – this includes CareSuper's Pension.

The Trustee is not authorised to provide personal financial product advice.

Link Advice and its representatives are authorised (among other things) to deal in and to provide general financial product advice specific to superannuation.

General financial product advice refers to advice in relation to general features of the product and does not take into account a person's personal information or circumstances.

WHO PROVIDES THE FINANCIAL SERVICES

Both the Trustee and Link Advice are separately responsible for the advice provided by their representatives.

Link Advice is responsible for any advice that is provided by its employees or the employees of its related bodies corporate, including AAS. Whenever such advice is provided, a representative acting on the Trustee's behalf will provide it. When you call CareSuper you will be speaking with a Link Advice representative.

The Trustee also has a Client Partnership team, who are representatives of CARE Super Pty Ltd. They may speak to you over the phone, in person or visit your workplace to give presentations about CareSuper.

In all circumstances, the person you are dealing with will identify whether they are a representative of the Trustee or Link Advice.

FEES AND COSTS

In relation to the Trustee, the cost of providing general financial product advice is included in the administration fees charged for membership of CareSuper. Details of the fees charged by the Fund can be found in the PDS.

CareSuper's staff are paid a salary and do not receive any commission.

The Trustee pays AAS a fee to provide superannuation services, which is calculated according to a number of factors, including:

- The services provided
- The number of members in the Fund, and
- The attainment of certain service and performance standards.

The fee covers providing 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 (including representatives of Link Advice) a salary that may include a performance-related bonus.

You may request particulars of remuneration arrangements at any time.

COMMISSIONS AND BONUSES

No Trustee or AAS representatives receive commissions for the advice they provide. Representatives are either salaried employees of the Trustee or AAS.

Link Advice representatives may qualify for performance-based bonuses. These bonuses are discretionary and dependent on the achievement of predetermined compliance and service standards and business objectives.

ASSOCIATIONS AND RELATIONSHIPS

CARE Super Pty Ltd is a shareholder/investor in:

- ISPT (Industry Superannuation Property Trust), which manages part of CareSuper's unlisted property investments. ISPT does not influence the financial services or advice given by CareSuper.

- IFM (Industry Funds Management), which manages part of CareSuper's investments. IFM does not influence the financial services or advice given in regard to CareSuper.
- Members Equity Bank Limited (ME), which is the provider of the Super Member Investment Funds and banking and lending facilities. This organisation does not influence the financial services or advice given in regard to CareSuper.

CARE Super Pty Ltd does not have any associations or relationships with any other product issuer that may influence the provision of the financial services.

CareSuper makes available a Clearing House to its employers and utilises SCH Online. SCH Online is operated by The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH) and issued by Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295142) (Pacific Custodians). Pacific Custodians, TSCH, AAS and Link Advice are all related bodies corporate and members of the Link Group of companies.

HOW TO MAKE AN ENQUIRY OR COMPLAINT

We aim to deal with all enquiries and any complaints as quickly and effectively as possible, and will provide a response within 90 days.

If you have a complaint about CareSuper, or about financial product advice provided by CareSuper or Link Advice, you should contact:

The Enquiries & Complaints Manager
Locked Bag 5087
Parramatta NSW 2124

Call: 1300 360 149
Email: admin@caresuper.com.au

COMPLAINTS RELATING TO CARESUPER AND LINK ADVICE

If you are not satisfied with the way your complaint has been handled or resolved or have not received a response to your complaint within

90 days, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent dispute resolution service set up to assist consumers to make and resolve complaints about financial products and services. AFCA may be able to assist you to resolve your complaint, but will only become involved after you followed CareSuper's complaint handling process.

To find out whether your complaint can be handled by AFCA, and the type of information they require, you can contact them at:

**Australian Financial
Complaints Authority**
GPO Box 3
Melbourne VIC 3001

Call: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au

PROFESSIONAL INDEMNITY INSURANCE

CARE Super Pty Ltd (the Trustee) has a professional indemnity insurance policy in place that covers certain claims arising out of the provision of services by the Trustee and its representatives to third parties and its business operation. The professional indemnity insurance meets the requirements of section 912B of the *Corporations Act 2001* (Cth). The ability of the Trustee to make a claim under the policy is subject to the terms and conditions stipulated in the policy.

Link Advice has professional indemnity insurance arrangements in place to compensate persons for loss or damage arising as a result of a breach or breaches of any relevant legislative obligations by Link Advice. These arrangements satisfy the requirements of section 912B of the *Corporations Act 2001* (Cth).

CONTACT US

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AAS

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Docklands VIC 3008

Link Advice

Call 1300 734 007
Email advice@linkadvice.com.au
Visit www.linkadvice.com.au
Write PO Box 240
Parramatta NSW 2124