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AvSuper Financial Services Guide

1 July 2010

This Financial Services Guide (FSG) is an important document that provides you with information about our services, our representatives, and your rights as a client, including our complaints system, to help you understand our services. If you need more information about any matter in this document, please ask us. If you have not already received the relevant AvSuper Product Disclosure Statement (PDS), you can obtain one from our website or by calling us on 1800 805 088.

Things you should know before you get our advice

Who is the provider of the financial service given to me?

If you contact AvSuper by telephone, email or letter, advice will generally be provided to you directly by AvSuper Pty Ltd ("AvSuper"), the Trustee of the AvSuper Fund, through its representatives.

Who will be responsible for the advice given to me?

AvSuper holds an Australian Financial Services License under the Corporations Act 2001 and is liable for services provided by its representatives. AvSuper also holds Professional Indemnity Insurance cover which (subject to policy terms and conditions) extends to the conduct of employees who no longer work for AvSuper, but who did at the time of the relevant conduct or service. These arrangements meet the requirements of the Corporations Act 2001.

What financial services are available to me?

AvSuper and its representatives provide both limited personal* and general financial product advice specific to superannuation, including AvSuper's superannuation products.

Will I pay for the service?

The cost of providing general financial product advice is included in the administration fee charged for membership of AvSuper and at no time will commissions be paid by AvSuper for any advice provided. We do not charge any additional fee for the first three requests for limited personal advice per year. After three requests we reserve the right to charge a reasonable fee to cover our expenses.

How much commission/fee does the representative receive?

The representatives (including Directors and employees) of AvSuper and may receive a salary or Directors Fees related to those duties. They do not receive commissions, bonuses or fees for the financial advice services that they provide to you.

Do any relationships or associations exist which might influence AvSuper providing me with financial services?

No person or company is paid a commission or receives any other benefit for referring you to us.

When you get our advice

Will you give me advice which is tailored to my investment needs and financial circumstances?

AvSuper relies on ASIC's class order relief CO 09/210 to provide you with limited personal advice. This means the advice provided to you is limited to your existing membership within the Fund. We cannot provide you with personal advice which is not related to your membership within the AvSuper Fund. Therefore you should consider the appropriateness of the advice, having regard to your full financial situation before acting on the advice or making an investment decision.

If you require referral to a licensed financial adviser, please call us on 1800 805 088 and ask to be put in contact with a licensed adviser.

If you have a complaint

AvSuper is committed to handling complaints promptly and fairly, and manages complaints in the strictest confidence. If you have any complaints about the advice provided, you can contact us about your complaint. You can telephone 1800 805 088 or put your complaint in writing and send it to The Complaints Officer, AvSuper, GPO Box 367, Canberra, ACT 2601 or email avsinfo@avsuper.com.au.

*Personal advice under ASIC's class order relief 09/210

