

Combined Financial Services Guide



Issued by: Club Plus Superannuation Pty Limited (ABN 95 275 115 088) as trustee for Club Plus Superannuation Scheme (ABN 26 003 217 990)

Australian Financial Services License 245362, Registerable Superannuation Entity (RSE) Licence L0000529, Registration Number R1000757

Level 12, 126 Church Street, Parramatta NSW 2150

and

Australian Administration Services Pty Limited ABN 62 003 429 114

Level 12, 126 Church Street, Parramatta NSW 2150

Authorised Representative of Pacific Custodians Pty Limited, Australian Financial Services Licence 295142

Issue Date: 1 July 2008

The purpose of this Financial Services Guide (“**FSG**”) is to help you decide whether to use the services offered by Club Plus Superannuation Pty Limited (the “**Trustee**”) or Australian Administration Services Pty Limited (“**AAS**”) as a Corporate Authorised Representative of Pacific Custodians Pty Limited (Pacific Custodians). This FSG will provide you with information about the Trustee’s and AAS’s services, how the Trustee’s and AAS’s representatives are remunerated in relation to the financial services on offer and how complaints against the Trustee and AAS are dealt with. This FSG is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Before acting on any of the information contained in this FSG, you should have regard to your objectives, financial situation and needs and consider obtaining appropriate professional advice.

Compensation Arrangements

The Trustee and Pacific Custodians each has adequate Professional Indemnity Insurance arrangements in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by Club Plus Super or its representatives. These arrangements satisfy the requirements of Section 912B of the Corporations Act 2001.

If you need more information or clarification of any matter raised in this document, please contact either the Trustee or AAS by letter, telephone or email (see contact details set out below). You can also ask for a copy of the Product Disclosure Statement (“**PDS**”) issued by the Trustee, which sets out the main features and benefits of the Club Plus Superannuation Scheme (the “**Fund**”). This FSG is for members and employers participating in the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund.

This is a combined Financial Services Guide prepared, issued and authorised by the Trustee and AAS, as a Corporate Authorised Representative of Pacific Custodians.

Who are the Trustee and AAS?

The Trustee is the trustee company, which manages and controls the Fund.

AAS has been contracted by the Trustee to provide member and employer administration services. This may involve providing general financial product advice about superannuation products and particularly AAS provides enquiry and administration services to the Fund and receives a fee for this service. AAS has been authorised by Pacific Custodians to provide these superannuation services on their behalf.

What financial advisory services do the Trustee and AAS provide?

The Trustee is authorised under its Australian Financial Services Licence (“**AFSL**”) to provide general product advice for superannuation products.

AAS is authorised to provide general financial product advice and deal in respect of superannuation products. In providing the superannuation services AAS acts for Pacific Custodians (as its authorised representative).

The Fund’s Members will be provided with written material and access to the Fund’s website. Some of that material may contain general financial product advice about superannuation.

Written enquiries will be answered by either a representative of the Trustee or AAS. All contact with us through any of the Scheme’s telephone numbers will generally be with an AAS representative (and any general financial product advice will be provided by AAS as a Corporate Authorised Representative of Pacific Custodians). Any general financial product advice provided on the Fund’s website will be provided under the Trustee’s AFSL.

At no time will either the Trustee or AAS take into account your particular financial needs, circumstances or objectives in any of the advice either the Trustee or AAS provide, and all advice provided will be of a general nature only.

Who will be responsible for the provision of financial services?

Either the Trustee, or AAS as a representative of Pacific Custodians will be responsible for the financial services provided to you.

In all circumstances, the person you will deal with will identify whether they are a representative of the Trustee or AAS.

The Trustee has directors and employees who may visit your workplace to give presentations to members of the Fund, however, they will not provide any general financial product advice.

Will you pay any additional fees for the financial services on offer?

No, the cost of the Trustee or AAS providing you with general financial product advice is included in the fees charged for membership of the Fund. Neither the Trustee, nor AAS charge any additional fees to the Fund, members or employers or obtain any commissions for any advice provided. Details of fees charged for membership of the Fund can be found in the Fund's PDS.

The Trustee pays AAS ongoing fees for providing member and employer administration services in accordance with a written agreement between the Trustee and AAS. These fees are met by the Fund and membership fees are applied to meet overall costs of running and managing the Fund (including fees paid to AAS).

How are representatives paid?

Directors of the Trustee receive a fee for performing their duties as directors only. Employees are paid a salary.

Representatives employed by AAS are paid a salary and may receive a performance related bonus.

No commissions or fees are paid either to representatives of the Trustee or AAS or to third parties for any general financial product advice provided.

Do any relationships or associations exist which might influence the financial services we provide?

Neither the Trustee, nor AAS has any relationships or associations with any other product issuer that could be expected to influence the provision of financial services.

However, you should note that AAS and Duenna Services Pty Ltd ACN 010 342 284 jointly own Money Solutions ACN 105 811 836 ("**Money Solutions**"), AFSL No. 258145. Money Solutions offers a range of services, including education services and the provision of financial product advice, including advice that may take into account one or more of your objectives, financial situation or needs.

If as a member of the Fund you use the financial services offered by Money Solutions, it may charge you fees. Details about the financial services offered by Money Solutions and the fees associated with those services will be set out in Money Solutions' Financial Services Guide. Any Statement of Advice and any financial services provided to you by Money Solutions will be provided under its AFSL.

What should you do if you have a complaint?

If you have a complaint about the Fund or about financial product advice provided by the Trustee or AAS you should contact:

The Complaints Officer
Phone: 1800 680 627

Club Plus Superannuation Scheme
Locked Bag 5007
Parramatta NSW 2124

and your complaint will be directed to the appropriate person at either the Trustee or AAS.

If you are not satisfied with the way your complaint is handled, or with its resolution, you may contact one of the external complaints bodies, depending on the type of complaint, as follows:

Complaints about advice provided by the Trustee

If your complaint results from general financial product advice provided by the Trustee or a representative of the Trustee you may be able to take your complaint to the Superannuation Complaints Tribunal ("**SCT**"). The SCT is an independent body set up 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 the Trustee's own complaint handling process.

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

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne VIC 3001
Phone: 1300 780 808
Internet: www.sct.gov.au

Complaints about advice provided by AAS

If you are not satisfied with the way AAS handles or resolves your complaint, you may be able to lodge a complaint with the Financial Ombudsman Service ("**FOS**").

FOS is an independent body set up to assist consumers in the resolution of complaints relating to the financial services industry, in particular the provision of financial products and financial product advice. FOS may be able to assist you to resolve your complaint but will only become involved after you have made use of AAS's own complaint handling process. You can contact FOS at:

Financial Ombudsman Service
PO Box 579
Collins Street West
Melbourne Vic 8007
Phone: 1300 780 808
Internet: www.fos.org.au

LICENCE AND CONTACT DETAILS

Trustee: Club Plus Superannuation Pty Limited

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AFSL 245362
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RSE Licensee L0000529
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Email: club_plus_superannuation@aaS.com.au
Internet: www.clubplussuper.com.au

Mail Address: Locked Bag 5007
Parramatta NSW 2124

Street Address: Level 12,
126 Church Street
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Australian Administration Services (AAS)

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Email: aasenquiries@aaS.com.au
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Parramatta NSW 2124

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