

Combined Financial Services Guide

Date of issue: 1 November 2018

This combined Financial Services Guide (FSG) has been prepared, authorised and issued by Club Plus Superannuation Pty Ltd (ABN 26 003 217 990, AFSL 245362) (Club Plus Super), trustee of the Club Plus Superannuation Scheme, ABN 95 275 115 088 (the Trustee) and Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians). Australian Administration Services Pty Limited (ABN 62 003 429 114) (AAS) is a corporate Authorised Representative of Pacific Custodians (Authorised Representative Number 307946). The issue of this FSG by AAS, has been authorised by Pacific Custodians.

The purpose of this FSG is to help you decide whether to use the services offered by the Trustee or AAS.

This FSG will provide you with information about the Trustee's and AAS' services, how the Trustee's representatives, Pacific Custodians and its representatives are remunerated in relation to the financial services on offer and how complaints against the Trustee and AAS are dealt with.

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), free of charge or download the PDS at clubplussuper.com.au. 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.

Compensation arrangements

The Trustee and Pacific Custodians each have 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 the Trustee, Pacific Custodians or their representative and covers claims arising from the conduct of representatives and employees who are no longer employed or retained, but who were at the time of the relevant conduct. These arrangements satisfy the requirements of Section 912B of the *Corporations Act 2001 (Cth)*.

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. 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 limited financial services on its behalf.

Who will be responsible for the provision of financial services?

The Trustee is responsible for financial product advice provided by its representatives.

Pacific Custodians is responsible for any financial services provided by AAS in its capacity as Authorised Representative of Pacific Custodians.

Generally the person you are dealing with will identify whether they represent the Trustee or AAS.

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

What financial services does the Trustee provide?

The Trustee is authorised under its Australian Financial Services Licence (AFSL) to provide financial product advice for superannuation products. The Trustee can provide intra-fund advice on a member's existing interest in the Fund. A member requesting financial advice that extends beyond intra-fund advice will be referred to Club Plus Financial Planning Pty Limited (Corporate Authorised Representative #367058 of Adviser Network Pty Ltd, ABN 25 056 310 699, AFSL No. 232729).

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

What financial services does AAS provide?

AAS provides enquiry and administration services to the Fund. 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.

General advice warning

With the exception of the Trustee providing intra-fund advice, at no time will either the Trustee or AAS take into account your particular financial needs, situation or objectives in giving advice, and all advice provided will be of a general nature only. Because of this, before acting on any advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs. You should obtain a Product Disclosure Statement relating to the particular product and consider the statement before making any decision about whether to acquire the product.

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

No, the cost of the Trustee providing you with general or intra-fund financial product advice or AAS providing you with enquiry and administration services 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 these services. Details of fees charged for membership of the Fund can be found in the Fund's PDS.

If as a member of the Fund you use the financial services offered by Club Plus Financial Planning Pty Ltd, they may charge you fees. You will be provided with a separate FSG for this service and if fees are to be charged, these will be disclosed in the FSG and discussed with you prior to those fees being incurred. Any Statement of Advice and any financial services provided to you by Club Plus Financial Planning will be provided under Adviser Network's AFSL.

Information about the remuneration (including commission) or other benefits, attributable to the provision of the authorised services.

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).

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

AAS does not receive specific remuneration relating to the services offered in this guide. Rather, AAS receives fees paid to it by the Trustee for the provision of comprehensive contracted administration services. Pacific Custodians does not receive any remuneration in respect of any of the services offered in this guide.

No commission is paid or received, by the Trustee, Pacific Custodians, AAS or their representatives, in respect of any of the services offered in this guide.

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

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

The Superannuation Clearing House Pty Limited (ABN 15 086 576 721)(TSCH), operates a non-cash payment facility known as SCH-Online, which provides superannuation payment distribution services to employers of selected superannuation funds.

TSCH, AAS, Pacific Custodians and Adviser Network are all members of the Link Group of companies. For more information about the Link Group, please visit: www.linkgroup.com.

You should note that the Trustee and Club Plus Financial Planning Pty Ltd both have common shareholders, being the Registered Clubs

Association of NSW and the United Voice NSW Branch Liquor and Hospitality Division. In addition, the current directors of Club Plus Financial Planning Pty Ltd are also directors of the Trustee Board.

What should you do if you are dissatisfied?

If you are dissatisfied with any aspect of our product or service you should contact:

The Complaints Officer
Club Plus Superannuation Scheme
Locked Bag 5007 Parramatta NSW 2124
Phone: **1800 680 627**
Email: member@clubplussuper.com.au

We will attempt to resolve your dispute through our internal dispute resolution process as soon as possible. You will receive an acknowledgment when your complaint is received.

We will try to resolve your dispute as soon as possible if we are able to, or generally within 45 days. If we can't resolve your complaint within 45 days we will advise you about the expected time frame to deliver a final resolution. The maximum time we can take to resolve your complaint is 90 days. If the matter is not resolved to your satisfaction within these time frames, or you do not receive a response from us, you may contact the independent external dispute resolution scheme listed below.

The Australian Financial Complaints Authority ('AFCA')

Time limits may apply to some complaints and in all cases we encourage you to go through our internal dispute resolution process first before you escalate a dispute to AFCA.

Phone: **1800 931 678**
Mail: **Australian Financial Complaints Authority**
PO Box 3
Melbourne VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au

Are cooling off provisions available to you?

If you join the Personal, Pension or Transition to Retirement Pension Division or you join the Industry Division of the Fund directly (not through an employer-sponsor), a cooling off period of 14 days will apply from the earlier of:

- five days after the date shown on your Welcome Letter; or
- the date you received your Welcome Letter.

If your employer joins you up to the Fund, you won't have any cooling-off rights. If you exercise your rights as a member at any time during this period, the cooling off provisions will not apply. The amount refunded or transferred may be less than the amount invested due to movement in unit prices and/or any taxes payable.

If the money is preserved it will be rolled into a regulated fund you nominate.

Club Plus Superannuation Pty Ltd

Issued by Club Plus Superannuation Pty Ltd:
ABN 26 003 217 990, RSE License No. L0000529,
AFSL No. 245362 as trustee for Club Plus
Superannuation Scheme: ABN 95 275 115 088

Freecall: 1800 680 627
Email: member@clubplussuper.com.au
Internet: clubplussuper.com.au
Mail: Locked Bag 5007
Parramatta NSW 2124
Address: Level 11, 66 Hunter Street
Sydney NSW 2000

Australian Administration Services Pty Limited (AAS)

ABN 62 003 429 114
Australian Financial Services Representative
No. 307 946

Phone: (02) 8571 5000
Email: aasenquiries@aas.com.au
Internet: www.aas.com.au
Mail: Locked Bag 4085
Parramatta NSW 2124
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AFSL No 295142

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