



**Combined Financial
Services Guide**

The super fund for the
legal profession

The purpose of this guide

The purpose of this Financial Services Guide is to help you understand the important features of the financial services offered by Legal Super Pty Limited ACN 004 455 789 (the Trustee) and Australian Administration Services Pty Limited ABN 62 003 429 114 as a Corporate Authorised Representative of Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians) (AAS).

It is designed to help you decide whether to use our services. It includes information about the type of services we will provide you, our charges, how our representatives are remunerated and what to do if you have a complaint about our services.

This Combined Financial Services Guide (FSG) has been prepared, authorised and issued by the Trustee and by AAS as a Corporate Authorised Representative of Pacific Custodians Pty Limited.

Legal Super Pty Limited is the trustee of legalsuper, which is a public offer superannuation fund regulated under the *Superannuation Industry (Supervision) Act 1993*.

Pacific Custodians is a wholly-owned subsidiary of Link Market Services Limited (Link), and a member of the Link Group of Companies (Link Group). Link maintains the registers of more than 440 companies and trusts and provides a range of services to millions of Australian and offshore investors.

Please refer to Link Market Service's website www.linkmarketservices.com.au for more information.

Pacific Custodians also is authorised under its AFSL to provide certain services in relation to superannuation (dealing in superannuation products and general financial product advice - superannuation services).

AAS has been authorised by Pacific Custodians to provide these superannuation services on its behalf. AAS is part of the Link Group and provides member and employer administration and advisory services in superannuation and other employment-related areas.



Your questions and our answers

AAS is contracted by the Trustee to provide member and employer administration services for legalsuper. This may involve providing general financial product advice about legalsuper.

You will be provided with a Product Disclosure Statement when you become a member of legalsuper (if you have not already received a copy). The Product Disclosure Statement describes the features, benefits, fees and costs and risks of legalsuper and will help you make an informed decision about whether to join legalsuper.

The Product Disclosure Statement is available from the legalsuper website www.legalsuper.com.au, or by calling legalsuper on freecall 1800 060 312.

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

The Trustee and AAS are jointly responsible for any general financial product advice provided to you.

Pacific Custodians also will be responsible for any superannuation services provided by AAS in its capacity as an authorised representative of Pacific Custodians. Whenever such advice is provided a representative acting on behalf of

the Trustee and AAS will provide it. The Trustee is a provider of general financial product advice about legalsuper. People who may provide general financial product advice to you on behalf of the Trustee are employees of the Trustee.

All contact with the Member Enquiry Service on telephone number 1800 060 312, facsimile number 1800 614 431 and email mail@legalsuper.com.au will be with a representative of AAS, any general financial product advice provided through the Member Enquiry Service will be by AAS.

In all other circumstances, the person from whom you receive general financial product advice will identify whether they are a representative of the Trustee or AAS.

The Trustee has an arrangement with Money Solutions Pty Ltd (AFSL 258145) to provide legalsuper members with access to personal financial planning services (including the provision of financial advice in relation to non-superannuation products).

If you use Money Solutions' service, Money Solutions may charge you a fee directly. Details about the financial services offered by Money Solutions and the fees associated with these services will be set out in Money Solutions' Financial Services Guide and any Statement of Advice

provided to you by Money Solutions will be provided under its AFSL if you decided to use Money Solutions' financial services.

What advisory services are available to me?

The Trustee has an Australian Financial Services Licence (AFSL 246315). Representatives of the Trustee are authorised to provide general financial product advice only about legalsuper. See the answer to the question 'Will you give me advice that is suitable to my particular financial circumstances and needs?' below for further information.

AAS as a Corporate Authorised Representative of Pacific Custodians Pty Limited is authorised to provide general financial product advice about superannuation products. AAS is also authorised to deal in a financial product by applying for, acquiring, varying or disposing of a superannuation product on behalf of another person, which enables it to continue to carry out day to day superannuation administration operations.

Representatives of the Trustee and AAS can provide general financial product advice about legalsuper, including:

- how it operates
- how you can join
- investment options

- account balance information
- insurance options
- contribution options
- general superannuation matters

How will I pay for the service?

Trustee: The cost of providing the advice is included in the fees charged by the Trustee for membership of legalsuper, which are set out in the legalsuper Product Disclosure Statement.

AAS: The Trustee pays AAS a monthly fee in accordance with a written agreement between the Trustee and AAS, 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 services and performance standards

What remuneration or other benefits will representatives be paid for providing general financial product advice?

The Trustee and AAS do not charge any additional fees for providing general financial product advice in relation to interests in legalsuper.

All representatives of the Trustee are salaried employees of the Trustee. All representatives of AAS are salaried employees of AAS. No representatives of the Trustee or AAS receive any commissions, bonuses or other financial incentives

for providing general financial product advice in relation to legalsuper. AAS employees may however receive a performance-related bonus from AAS based on predetermined individual department and business objectives.

Do any relationships or associations exist between AAS or the Trustee and any third party (including the issuers of any financial products) that may influence the general financial product advice provided to me?

The Trustee pays an annual retainer and other fees to IFS for it to provide general financial product advice to, and to conduct seminars for, legalsuper members. Other than this agreement, there are no relationships or associations which exist between the Trustee or AAS and the issuers of any financial products which may influence the general financial advice provided by the Trustee or AAS.

How can you provide instructions to us?

You can give instructions by contacting the Trustee or AAS. In some circumstances you will need to fill out a form before the Trustee or AAS can act on your instructions, in which case you will be told what forms you need to fill out and how you can obtain them.

Will you give me advice that is suitable to my particular financial circumstances and needs?

General financial product advice you receive from the authorised representative of the Trustee, or AAS will not take into account your particular financial circumstances, needs and objectives.

Therefore, you should consider your own financial situation before making a decision based on general financial product advice provided by the Trustee or AAS.

If necessary, you should obtain independent advice from a financial adviser who is licensed to provide personal financial product advice. These advisers can take into account your personal circumstances when providing advice.

Personal advice, following which members can receive a Statement of Advice (SOA), is provided by legalsuper authorised representatives in the following areas:

- Transition to retirement strategy
- Contribution optimisation
- Investment option selection.

Will anyone be remunerated or receive other benefits for referring me to you?

No.

What should I know about any risks associated with investing in legalsuper?

The legalsuper Product Disclosure Statement provides general information about the risks associated with investing in superannuation and the risks of each of legalsuper's investment options.

What can I do if I have a complaint about advice provided by the Trustee or a complaint about the management of the Fund?

The Trustee has established a procedure to deal with member enquiries and complaints. All complaints will be properly considered and dealt with within 90 days.

If you have an enquiry or complaint about the general financial product advice provided by the Trustee or about legalsuper, please contact legalsuper on freecall 1800 060 312 or write to:

The Complaints Officer
legalsuper
Locked Bag 5081
Parramatta NSW 2124

Once your complaint has been investigated you will receive a written reply advising of the Trustee's decision. If you are not satisfied with the Trustee's response to your complaint or you have not received a response within 90 days then you may take your complaint

to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent tribunal set up by the Federal Government to review certain types of trustee decision relating to members. The SCT can only become involved in your complaint after you have made use of the Trustee's own complaint handling process. If the SCT accepts your complaint it will attempt to resolve the matter through conciliation. If conciliation is referred to the SCT for a determination, which is binding. The SCT can be contacted at:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001
Phone: 1300 884 114
Email: info@sct.gov.au

What can I do if I have a complaint about the advice provided by AAS?

AAS has established a procedure to deal with enquires and complaints about services it provides. AAS will endeavour to deal with all complaints within 45 days of receipt.

If you have an enquiry or complaint about general financial product advice provided by AAS or an AAS representative, you should contact:

The Complaints Officer
Australian Administration Services
Locked Bag 5081
Parramatta NSW 2124

If you are not satisfied with the way AAS handles or resolves your complaint or you have not received a response in 45 days, 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 services.

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. FOS can be contacted at:

Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808
Email: info@fos.org.au
Website: www.fos.org.au

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

How can I contact legalsuper?

Call us on:

freecall 1800 060 312

Fax us on:

freecall 1800 614 431

Email us at:

mail@legalsuper.com.au

Visit our website:

legalsuper.com.au

Write to us at:

Locked Bag 5081
Parramatta NSW 2124

How can I contact Pacific Custodians Pty Limited?

ABN 66 009 662 866
AFSL 295142

Call us on:

(07) 3013 8917

Write to us at:

Level 12, 680 George Street
Sydney NSW 2000

How can I contact Australian Administration Services Pty Limited?

Call us on:

(02) 8571 5000

Fax us on:

(02) 8571 5414

Email us at:

aasenquiries@aas.com.au

Visit our website:

www.aas.com.au

Write to us at:

Rhodes Corporate Park
1A Homebush Bay Drive
Rhodes NSW 2138

How can I contact Legal Super Pty Limited?

Call us on:

(03) 9602 0100

Fax us on:

(03) 9602 0111

Email us at:

mail@legalsuper.com.au

Visit our website:

legalsuper.com.au

Write to us at:

Locked Bag 5081
Parramatta NSW 2124