

Financial Services Guide

Fire and Emergency Services Superannuation Board (ABN 55 476 454 384) AFS Licence No. 259671

By law, the Fire and Emergency Services Superannuation Board (the "Superannuation Board") is required to provide you with this Financial Services Guide if their representatives provide you with general financial product advice. General financial product advice is considered to be an opinion or recommendation that may influence you to make a decision about a financial product, but does not take into account your particular objectives, financial situation or needs.

Purpose of this Guide

This Guide is designed to assist you in deciding whether to request general financial product advice from the Superannuation Board or its representatives. This Guide contains information on any remuneration or commission which the representatives may receive in relation to the financial services offered and explains how complaints against them are dealt with.

Financial services provided

The Superannuation Board and its representatives are authorised to provide you with general financial product advice about superannuation. They are not authorised to provide you with personal financial product advice.

When providing you with general advice about the Fund, they may be required to provide you with a Product Disclosure Statement (or Member Information Guide). This document contains all of the details of the Fund such as your options within the Fund, benefits provided and fees and charges.

The Superannuation Board is also able to admit employees of the participating employers as members of the Fund, along with their spouses, although a financial services licence is not required to admit people to membership.

The Superannuation Board is responsible for the financial services their representatives provide to the Fund members.

Other relationships/associations that may influence the advice you receive

The Superannuation Board's representatives are employed to administer the Fire and Emergency Services Superannuation Fund and provide servicing to members and prospective members of the Fund. While this may influence the advice that they give you, they endeavour to be as objective as possible at all times.

The Superannuation Board acts for itself and the members of the Fire and Emergency Services Superannuation Fund. The Superannuation Board, and its representatives, do not have any other associations or relationships that may influence the advice that is provided to you.

What benefits do the Superannuation Board and its representatives receive in providing advice?

The Superannuation Board, and its representatives, do not receive any commissions or other special benefits for providing general advice to you.

The Superannuation Board pays its representatives a salary to undertake the tasks associated with administering the Fund and servicing the members. The salary paid to these representatives is not linked in any way to the advice that you receive.

All fees associated with the Fire and Emergency Services Superannuation Fund are set out in the Product Disclosure Statement.

Making a complaint

If you have a complaint about the service that the Superannuation Board or its representatives provide you, you should:

1. Talk to the Secretary/Manager or one of the Superannuation Board members. The issue may be easily resolved.
2. If this does not resolve the issue, address your complaint in writing to the Superannuation Board. The Superannuation Board is required by law to formally consider your complaint and respond to you in writing within 90 days from receipt of your complaint.
3. If you are still dissatisfied with the Superannuation Board's handling of your complaint or their decision, you may contact the Superannuation Complaints Tribunal.

The Superannuation Complaints Tribunal (SCT) is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain types of complaints with fund trustees. Certain complaints need to be lodged with the Tribunal within specified time limits. For more information about the Tribunal, you can telephone 1300 884 114 for the cost of a local call anywhere in Australia.

Further information

If you require further information, the Superannuation Board and its representatives can be contacted as follows:

Secretary/Manager
Fire and Emergency Services Superannuation Fund
242 Rokeby Road
SUBIACO WA 6008

Telephone: (08) 9382 8444
Facsimile: (08) 9382 8464
Email: admin@fessuper.com.au

This Financial Services Guide has been authorised for distribution by the Superannuation Board.