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FIRE AND EMERGENCY SERVICES SUPERANNUATION FUND

2003

REPORT TO MEMBERS



THE YEAR IN BRIEF

How well did the fund perform?

The Board declared an annual crediting rate for 2002/03 of -1.50%. The crediting rate for allocated pension accounts was also -1.50%.

The Fund returned -2.1% net of tax and expenses for the year. However, for the past five years to 30 June 2003, your Fund has averaged a 'smoothed' investment return of 6.4%. The chart (on the right) shows the returns – what the investments actually earned – and the declared interest rates for each of the past five years.

INVESTMENT SUMMARY

The year to 30 June 2003 was another difficult year for investment markets. International share markets fell for the third year in a row, dragging the Australian share market down as well. Many growth orientated superannuation funds returned a second successive year of investment losses. While there was a strong turnaround in mid-March which helped to push share markets higher, the turnaround was not enough to recover all of the earlier losses.

Overseas share markets lost 18% on average over the year

Factors that contributed to the weak performance included:

- Continued profit downgrades by companies over the first part of the year and concerns over slowing global growth;
- The strength of the Australian dollar, which appreciated significantly over the year. While overseas shares returned -6% in local currency, this translated to a -18% return for Australian investors;
- The war in Iraq, which created considerable uncertainty for investors in the lead up to, and during, the war.

The resolution of the war and the easing of concerns over SARS saw markets rebound in mid-March. The rebound was further supported by further interest rate cuts globally.

Australian share market lost 2% on average over the year

- International events outlined above drove the Australian share market;
- The defensive nature of the Australian market meant the effect of these events did not have as great an impact as internationally;
- The strength of the Australian economy also helped the Australian share market emerge as one of the better performing share markets in the world.

Other investments

- Returns from investments in property (+12%) and fixed interest (+10%) were positive over the year, helped by the low interest rate environment and their defensive nature relative to shares.

Superannuation is a long-term investment

- Share markets can go down from time-to-time, as well as up. However, over the longer term, having some exposure to share markets is expected to achieve higher growth than simply putting your money in the bank.
- Superannuation is saving for retirement, so you should try not to be overly concerned with the shorter-term ups-and-downs in investment markets.

FUND EARNING RATE V DECLARED INTEREST RATE 'SMOOTHING'

	Fund Earning Rate	Declared Interest Rate*
1999	8.00%	10.50%
2000	12.75%	12.75%
2001	4.60%	8.50%
2002	-4.70%	1.50%
2003	-2.10%	-1.50%
3 Year average (pa)	-0.70%	2.80%
5 Year average (pa)	3.70%	6.40%

* After 'smoothing' is applied, see page 6

FUND STATISTICS

MEMBERSHIP

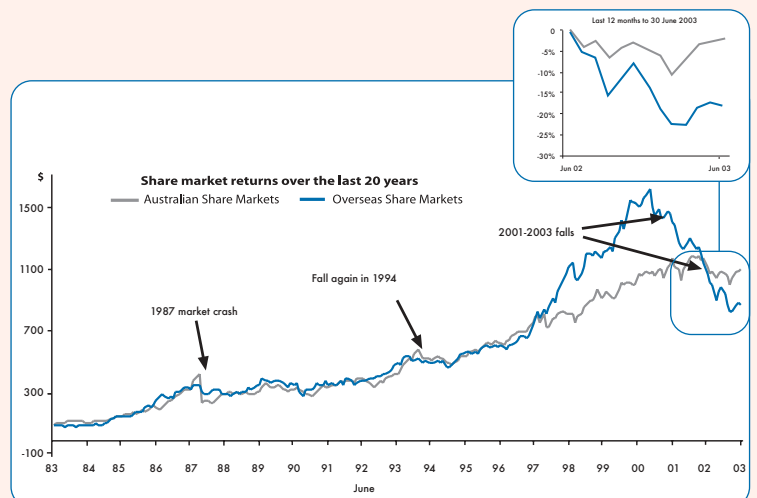
	2002/03	2001/02
Current Members	1,041	1,015
Retained Members	183	181
Allocated Pensioners	89	88
Spouse Accounts	22	0
Total	1,335	1,284

BENEFITS PAID

	2002/03		2001/02	
	No.	\$	No.	\$
Total	46	11,069,214	71	9,642,768

CONTRIBUTIONS

	2002/03	2001/02
	\$	\$
Member	1,138,499	1,924,209
Salary Sacrifice	4,891,621	4,713,225
Employer	6,405,692	6,222,909
Transfers In	2,440,717	880,219
Total	14,876,529	13,740,562





HERE'S WHY YOUR SUPER IS SAFE

YOUR SUPER FUND IS ADMINISTERED BY A BOARD

The Fund is administered by the Fire and Emergency Services Superannuation Board, established under the Fire and Emergency Services Superannuation Act 1985. The Act sets out the functions, responsibilities and duties of the Board and provides the framework within which it is to operate. The Board also makes sure that the Fund complies with current Government legislation, that benefits are paid correctly and that the Fund's assets are appropriately invested.

The staff of the Superannuation Board carries out the actual 'day to day' running of the Fund. Under the provisions of the Act, a Secretary to the Board is appointed. The Principal Accounting Officer and Secretary to the Board is Mr Adrian Rutter.

THE BOARD IS RESPONSIBLE FOR MANAGING THE FUND

The Board is responsible for managing your Fund in line with the Act and the Fire and Emergency Services (Superannuation Fund) Regulations 1986. Government laws mean that the Fund must have an equal number of Board Members appointed by FESA and Board Members elected by the members of the Fund. One of these Board Members is appointed Chairman of the Board.

The current Board Members are:

Employer Appointed

Mr Harry Kuhaupt (Chairman) – Public Accountant
Mr Dennis Barton – Actuary and Investment Consultant
Mr Bill Hewitt – Executive Director (Business Services) of FESA

Member Elected

Mr David Barker – Retired Firefighter
Mr Gary Clifford – Station Officer
Mr Max Osborn – Retired District Officer

WHAT DOES A BOARD MEMBER DO?

Board Members are responsible for making sure the super fund is run in line with the rules set out in the Act and Regulations. In practical terms they must by law:

- act in the best interest of all members;
- invest the super funds assets;
- make sure benefits are correctly paid and on time;
- make certain that the Fund has adequate financial backing; and
- exercise care, skill and diligence.

You receive Death and Total and Permanent Disablement benefits while you are employed by FESA or an associated employer

You are covered for Death and Total and Permanent Disablement benefits 24 hours a day, 7 days a week while you are a member of the Fund and an employee of FESA or an associated employer. You are covered whether death or disablement happens at work or at home.

IF YOU ARE A DEFINED BENEFIT MEMBER

Generally you have a Death and Total and Permanent Disablement benefit calculated using a formula.

INSURANCE PROTECTION

The Fund pays for insurance to protect the Board Members and your Fund against the financial effects of any 'honest mistake' that might occur in running the Fund.

MANAGING INVESTMENT RISK

As part of the investment policy, the Board Members have a risk management statement. This covers, for example, how the Fund's investment managers must take steps to ensure that risk is kept at an acceptable level and defines the Fund's use of options and futures (also known as derivatives).

The Board Members monitor the use of derivatives to ensure they do not exceed maximum levels allowed by the risk management statement.

Harry Kuhaupt
Chairman



Dennis Barton



Bill Hewitt



David Barker



Gary Clifford



Max Osborn



IF YOU ARE AN ACCUMULATION MEMBER

You have Death and Total and Permanent Disablement cover in addition to the amount of super you have built up in the Fund. Members who join the Fund within one (1) month of commencing employment with their employer automatically receive one unit of cover. These members can purchase up to four additional units of insurance cover, subject to providing satisfactory health evidence.

Members who join the Fund outside the one (1) month eligibility period can purchase up to five units of insurance cover, subject to providing satisfactory health evidence.

Members who transferred from the defined benefit section of the Fund to the accumulation section will receive the benefit equal to the Death and Total and Permanent Disablement benefit payable had they remained in the defined benefit section of the Fund.



HOW YOUR FUND WORKS

Through superannuation, you save and invest money during your working life to get a pension or lump sum when you retire. Your superannuation will grow because:

1. your employer or you make regular contributions;
2. your superannuation fund invests your money; and
3. your fund gets tax concessions that boost your earning.

By law, you generally get your superannuation payout only when you permanently retire from the workforce and have reached the minimum age set by law (see the table right). Except for death, permanent incapacity or special situations, you cannot get your super early.

Your date of birth	Minimum age for getting your superannuation benefits
After June 1964	60
July 1963 – June 1964	59
July 1962 – June 1963	58
July 1961 – June 1962	57
July 1960 – June 1961	56
Before July 1960	55

TWO TYPES OF SUPER

Not everyone in the Fund has the same type of super. Some members have **accumulation** super that works like a bank account. With this type of benefit members' super builds up over time as contributions go in and interest is paid on the balance, after tax and expenses are deducted.

Other members have their super benefit calculated using a formula, taking into account their salary level and how many years they have been in the Fund – this type of super is called **defined benefit** super.

If you are a defined benefit member and you make additional contributions, have received bonus distributions or have transferred other super money into the Fund, you will also have an accumulation account in addition to your defined benefit.

HOW TO TELL WHAT TYPE OF SUPER YOU HAVE

If you are not sure which type of benefit you have, refer to the Note section on the back of your **Member Information Statement** that shows you how to read your **Member Information Statement**. We have produced two versions, one for defined benefit members and one for accumulation members. If yours says 'Accumulation Member' in the heading you have accumulation style benefits and likewise if it says 'Defined Benefit Member' you have a defined benefit. Remember, some defined benefit members can have both kinds of super.

Check out the calculations opposite and see how both kinds of super works.

RETAINED BENEFITS

Members that become eligible to receive a benefit are advised that all or part of their benefit may be left in the Fund. These are the main features of a Retained Benefit account:

- The Fund offers a range of investment options, from low risk/return to higher risk/return, so you can select an investment strategy that suits your attitude to risk and return.
- You can make eight (8) withdrawals from the cash or non-preserved component of your account during any one financial year (minimum \$2,000).
- You can pay additional amounts into the Fund (subject to meeting specific criteria) and roll-over amounts from other superannuation funds.
- You can leave your money in a Retained Benefit until age 65 (in some cases even longer).

There are many advantages to leaving your money in a Retained Benefit account.

- It is simple to transfer your money and there are no entry or exit fees.
- You will pay no tax until you withdraw your money.
- Investment earnings will be taxed at concessional rates on withdrawal.
- You can continue the relationship with the same fund that looked after your superannuation while you were working.
- You will receive a regular newsletter and annual benefit statements.

ALLOCATED PENSIONS

Members who have retired also have the option of taking all or part of their benefit as an Allocated Pension. These are the main advantages of an Allocated Pension.

You may be able to reduce your tax because:

- tax is deferred when you deposit your benefit directly into an Allocated Pension account;
- the income you earn on your Allocated Pension account is taxed favourably;
- part of the pension you receive may be tax free whilst the balance is taxed as income; and
- generally, a 15% tax rebate applies to your taxable pension.

You have the flexibility to nominate:

- the amount of your pension (between legislated limits);
- how often you wish to receive your pension (monthly, quarterly, six monthly or yearly);
- whether you wish the balance on your death to be used to continue your pension to a nominated person (reversionary beneficiary) or to be paid to your estate; and
- whether you wish to make lump sum withdrawals.

There are many advantages of choosing a Fire and Emergency Services Superannuation Fund Allocated Pension account.

- It is simple to join and there are no entry or exit fees.
- There is no account keeping fee deducted from your account balance each year.
- You retain your relationship with the same fund that has been looking after your superannuation up to now.

Listed below are the main features of an Allocated Pension account.

- The Fund offers a range of investment options, from low risk/return to higher risk/return, so you can select an investment strategy that suits your attitude to risk and return.
- You can make lump sum withdrawals from your account at any time (minimum \$2,000) up to eight (8) times per financial year.
- There is no minimum investment amount.



DEFINED BENEFIT

IF YOU HAVE A DEFINED BENEFIT, YOUR SUPER WORKS LIKE THIS

Your benefit is worked out using a formula. When you retire, your benefit is calculated as a percentage (currently 21.5%) of your final average salary, for each year you have been a member of the Fund.

For example...

Bob has been a firefighter for 30 years and retires on 6 August 2003 on his 60th birthday. His final average salary is \$50,000.

Therefore Bob's retirement benefit is:

30 years times 21.5% times \$50,000 = **\$322,500**

In addition to the above benefit, if Bob has made additional contributions, has received bonus distributions or has transferred money from another super fund, he will also have an accumulation account.

Your accumulation account works like a bank account. Your super money is invested so it can grow with investment returns. The Fund allows you to decide how the money is invested. This is known as Member Investment Choice – refer to page 6.

CONTRIBUTIONS FOR DEFINED BENEFIT MEMBERS

What you contribute

You pay a contribution of 6.25% of your superannuation salary to the Fund. This contribution can either be salary sacrificed or paid 'after tax' from your salary.

and you can make Additional Voluntary Contributions if you want to

You can make extra contributions to your super, which are treated as accumulation style benefits that you will have in addition to your defined benefit.

What your employer contributes

The amount your employer contributes depends on the Fund's investment performance and financial position. A super specialist, called an actuary, advises the employer on the amount of money it needs to contribute to make sure there's enough money in the Fund to pay members' defined benefits. Since 1 January 1988, your employer has been contributing 11.75% of your superannuation salary.

In addition to this contribution, your employer also contributes an additional 1% of your superannuation salary to pay for the Supplementary Disablement Benefit provided by the Fund.

THREE IMPORTANT THINGS TO KNOW ABOUT YOUR DEFINED BENEFIT SUPER

1. Your benefit is based on salary, years in the Fund and an accrual rate, which is currently 21.5%.
2. The Fund's investment performance and declared interest rate DOES NOT affect your benefit that has been accrued to date.
3. If you make additional voluntary contributions the declared interest rate DOES APPLY to these contributions.

ACCUMULATION

IF YOU HAVE GOT AN ACCUMULATION ACCOUNT, YOUR SUPER WORKS LIKE THIS

	Employer Contributions
+	Any contributions you make
+	Any rollover accounts you may have (this is money that you have transferred from another super fund)
—	tax and insurance premiums
then	Your money is invested and investment earnings allocated
=	Your super balance

CONTRIBUTIONS FOR ACCUMULATION MEMBERS

What your employer contributes

From 1 July 2002, your employer contributes an amount – either 9% or 11.75% of your salary (depending on what category of membership you are in) to your super account. Check your **Member Information Statement** to see what your employer has contributed to your super for the year to 30 June 2003.

What you contribute

Depending on what category of membership you are in, you either contribute 6.25% (if your employer is contributing 11.75%) or you do not have to make any contributions (if your employer is contributing 9%). You can, of course, make extra contributions to your super if you want to. Check your **Member Information Statement** to see what you have contributed for the year to 30 June 2003.

THREE IMPORTANT THINGS TO KNOW ABOUT YOUR ACCUMULATION SUPER

1. Your benefit is based on Employer contributions and Employee contributions (if any) that build up like a bank account over time with investment earnings after deducting taxes and expenses.
2. Your benefit is directly linked to the performance of the Fund's assets.
3. The more you contribute the bigger your final benefit will be.

LIKE TO KNOW MORE?

As a member of the Fund you should have a member booklet containing information about your benefits and rules governing the Fund. You also receive an annual Member Information Statement containing important personal information about your benefits in this Fund. Other documents that are available for you to look at are:

- the Act and Regulations;
- the Investment Policy Statement;
- the latest audited accounts and auditor's report;
- the Fund's internal inquiries and complaints procedures; and
- the latest Actuary's report.



THE INVESTMENT STORY

THE POLICY

To make sure the Fund's assets are properly invested, the Fund has an investment policy. The investment policy sets strategy and objectives covering how and where your money is invested. It also covers the measures in place to make sure that 'risks' involved in investing are managed appropriately.

Having a strategy and objectives helps ensure that your Fund maximises investment returns while maintaining an acceptable level of risks.

It is the Board Members' responsibility to regularly monitor the Fund's performance against the objectives and strategy, and make changes where necessary. You can arrange to see a copy of the Fund's investment policy statement by contacting the Superannuation Office.

CHOOSING AN INVESTMENT STRATEGY

The Fire and Emergency Services Superannuation Fund offers investment choice to all members with an accumulation account. Investment choice allows you to actively participate in the growth of your superannuation account and select investments to suit your personal attitude to investment risks and returns.

If you are close to retiring age, and definitely need your superannuation money as soon as you retire, you might want to choose a low-risk, low-return option. If you have much of your working life ahead of you, or you might retire without cashing in all your superannuation, you may accept a greater risk to increase the chances of growth.

Historically it has proved extremely difficult to beat rises in the cost of living without investing in assets like shares and property. That means accepting the risk of losses in bad years. Professional advisers would expect most people, even those who have retired, to invest in some riskier assets, as well as in cash and fixed interest. Even small differences in returns over a long time add up to a lot of money, for example:

Rate of return for 20 years reinvesting all returns	Start with	Finish with
4% per year	\$10,000	\$22,000
6% per year	\$10,000	\$32,000

In this case, compounding an extra 2% over 20 years earned another \$10,000.

The investment choices available to members on their accumulation account and the earning rates for each of the investment choice options for the year to 30 June 2003 are shown below.

Investment Choice	Return net of tax and expenses
Cash	3.8%
Capital Stable	1.6%
Smoothed	-1.5%
Growth	-2.2%
Socially Responsible Investment *	0.0%
Shares	-11.6%

* The Socially Responsible Investment option return is only from August 2002.

The default choice is the 'smoothed' option, and once a member has switched from the 'smoothed' option, the option to return is not available.

WHAT IS THE FUND'S INVESTMENT OBJECTIVE?

To achieve a minimum rate of return of 4% above the increase in the member's three year average salaries over rolling five-year periods.

HOW WILL THE FUND MEET THESE OBJECTIVES?

The Fund's investment strategy is to invest predominantly with external fund managers, but with a proportion of the Fund being invested by the Board. By investing in a range of fund managers, the risk of a poor or negative return is minimised.

WHERE ARE THE ASSETS INVESTED?

The external fund managers are listed in the Directory at the last page of this report and the distribution of assets with the managers and within each type of investment as at 30 June 2003 are shown in the following charts.

INVESTMENT OF ASSETS AT 30 JUNE 2003

AMP	Invesco	MBA	Sagitta	UBS	Zurich	Board
2.4%	15.6%	20.0%	1.0%	18.1%	13.2%	29.7%

DISTRIBUTION OF ASSETS AT 30 JUNE 2003

Australian Shares	Overseas Shares	Property	Fixed Interest	Liquid Assets
34%	15%	16%	25%	10%

HOW THE "SMOOTHED" RETURN IS CALCULATED

The interest rate applied to accumulation accounts depends on two things:

1. The actual performance of the Fund's investments;
2. Plus or minus an amount for what's called 'smoothing'.

'Smoothing' is setting aside some of the investment returns when performance is good to improve the interest rate in years when investment returns are lower. It 'smooths' out the ups and downs of the investment markets.

WHAT HAPPENS IF YOU LEAVE BEFORE THE INTEREST RATE IS ANNOUNCED FOR THE YEAR?

In these cases, an interim interest rate is used to calculate benefits. The interim rate is regularly reviewed, taking into account the Fund's investment performance and outlook for investment returns. You'll be advised what this rate is when your benefit is paid.



FINANCIAL INFORMATION

The charts below show the abridged financial information based on the unaudited Financial Statements of the Fund for the year ended 30 June 2003. The full audited Financial Statements and the Auditor General's opinion will be included in the Annual Report. The audit of the accounts is expected to be completed by the end of October 2003.

**NET ASSETS AVAILABLE TO
PAY BENEFITS AS AT 1 JULY 2002** **\$210,313,598**

INFLOW 2002/03

Employer Contributions	10,424,419
Member Contributions	2,011,393
Net Investment Income	(3,840,469)
Transfers	2,440,717
Other Income	247,032
Total	\$11,283,092

OUTFLOW 2002/03

Benefits Paid	11,069,214
Group Life Premiums	422,027
Administrative Costs	486,617
Contributions Surcharge	40,843
Taxation	1,480,416
Total	13,499,117

**NET ASSETS AVAILABLE TO
PAY BENEFITS AS AT 30 JUNE 2003** **\$208,097,573**

AT 30 JUNE 2003 THE ASSETS OF THE FUND ARE REPRESENTED BY

ASSETS

Investments	213,128,135
Other Assets	4,106,697
Total Assets	217,234,832
Liabilities	9,137,259

Net Assets **\$208,097,573**

FUND STATISTICS

MEMBERSHIP

AS AT 30 JUNE:	2003	2002	2001
Members at start of period	1,015	1,017	1,018
New members	100	88	88
Exits	52	90	89
Members at end of period	1,063	1,015	1,017

BENEFIT ENTITLEMENTS: (\$,000)

AS AT 30 JUNE:	2003	2002	2001
Death	401	496	478
Retirements	2,281	7,076	4,259
Total Disablement	3,744	3,041	4,076
Partial Disablement	466	290	549
Resignation	952	2,121	2,343
TOTAL	(\$,000) 7,844	13,024	11,705

ALLOCATED PENSION:

AS AT 30 JUNE:	2003	2002	2001
Number of Pensioners	89	88	76
Balance of Accounts (\$,000)	19,785	21,108	18,612
Crediting Rate	-1.50%	2.00%	8.25%

RETAINED BENEFITS:

AS AT 30 JUNE:	2003	2002	2001
Number of members	183	181	154
Balance of Accounts (\$,000)	30,236	31,870	28,593

SPOUSE ACCOUNTS:

AS AT 30 JUNE:	2003	2002	2001
Number of members	22	n/a	n/a
Balance of Accounts (\$,000)	1,121	n/a	n/a

OTHER:

AS AT 30 JUNE:	2003	2002	2001
Administration Expenses (\$,000)	487	441	479
Investment Income (\$,000)	-3,840	-9,971	9,987
Net Fund Crediting Rate (Smoothed)	-1.50%	1.50%	8.50%

OTHER INFORMATION

LEGISLATIVE CHANGES

During the year, a number of changes were made to the Fund's Act and Regulations.

The Fund has changed its name to the Fire and Emergency Services Superannuation Fund. The Board of Trustees is now known as the Fire and Emergency Services Superannuation Board.

A member's spouse or de-facto partner is now eligible to join the Fund. Members can make 'after tax' superannuation contributions on behalf of their spouse and may be eligible to claim a tax rebate.

COMPLIANCE WITH GOVERNMENT STANDARDS

It is the policy of the Board for the Fund to comply with the Commonwealth Government Superannuation Standards which are the Superannuation Industry Supervision Act and Regulations (SIS) and the Board has made an irrevocable election to be a Regulated Superannuation Fund under the SIS legislation.

New amendments have been made to the Family Law legislation and the treatment of superannuation on divorce that took effect in December 2002. The Fund has introduced a policy to comply with these amendments.

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ACTUARIAL INVESTIGATION

Each year, an actuarial review of the Fund is carried out to establish the financial position of the Fund and to determine the level of employer contributions required to adequately provide for members' benefits. The Actuary has completed the review of the Fund as at 30 June 2003 and has reported "although the Fund's financial position has declined, it currently remains sound and the benefits of all members remain covered by the current level of assets".

The Fund's asset backing index as at 30 June 2003 has been reported to be 85.0.

SPECIAL TAX TREATMENT

Super can be a tax effective way to save because it is taxed at a lower rate than many other ways of saving. To get this tax advantage, the Fund must operate according to a strict set of laws.

To show that your Fund has followed these laws, the Board lodges a return each year with the Australian Prudential Regulation Authority (APRA) – a Federal Government body.

The Board is unaware of any event that would cause your Fund to lose this special tax treatment.

WHAT TO DO IF YOU HAVE A COMPLAINT?

Should you ever need to dispute a matter in relation to your superannuation please contact the Secretary or one of the Board Members. The Board has procedures in place to deal with any query or complaint within 90 days. A complaint will need to be put in writing to the Secretary.

If you are not satisfied with the handling of your complaint or the Board's decision, you may contact the Superannuation Complaints Tribunal.

The Tribunal is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain types of complaints with Fund Trustees.

The Tribunal may be able to assist you to resolve your complaint but only if you are not satisfied with the response from the Fire and Emergency Services Superannuation Board. If the Tribunal accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting you and the Fire and Emergency Services Superannuation Board to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to the Tribunal for a determination that is binding.

If you wish to find out whether the Tribunal can handle your complaint and the type of information you would need to provide, telephone one of the following numbers, for the cost of a local call anywhere in Australia:

Superannuation Complaints Tribunal Ph: 13 14 34

Australian Prudential Regulation Authority Ph: 13 10 60

If you require any assistance to make a complaint, please contact the Secretary.

WHEN YOU CEASE EMPLOYMENT

If the Board has no instructions about how you want your benefit to be paid within 30 days after you cease employment, your account balance will be transferred to an Eligible Rollover Fund (ERF). The ERF will hold your money until you apply to the ERF for your benefit to be paid or rolled over to another superannuation fund. The Board's selected ERF is:

The Australian Eligible Rollover Fund

Locked Bag 5429

PARRAMATTA NSW 2124

Toll Free: 1800 677 424



FIRE AND EMERGENCY SERVICES SUPERANNUATION BOARD Level 4, 480 Hay Street PERTH WA 6000

BOARD MEMBERS:

Employer Nominated	Member Elected
Harry Kuhaupt (Chairman)	David Barker
Dennis Barton	Gary Clifford
Bill Hewitt	Max Osborn

MINISTER: Hon M.H. Roberts

SECRETARY: Adrian Rutter

ACTUARY: Catherine Nance – PricewaterhouseCoopers

INSURER: Hannover Life Re of Australasia Ltd

ACCOUNTANT: Sharyn Long Chartered Accountants

BANKER: Commonwealth Bank of Australia

AUDITORS: Auditor General (WA)

INVESTMENT MANAGERS:

AMP Henderson Global Investors

GPO Box 5445
SYDNEY NSW 2001

INVESCO Australia Limited

GPO Box 23 IE
MELBOURNE VIC 3001

Maple-Brown Abbott Limited

Level 30
20 Bond Street
SYDNEY NSW 2000

Sagitta Wealth Management Limited

The Chifley Tower
2 Chifley Square
SYDNEY NSW 2000

UBS Global Asset Management (Australia) Ltd

PO Box R836
Royal Exchange
SYDNEY NSW 1225

Zurich Investment Management

Level 42 AAP Centre
259 George Street
SYDNEY NSW 2000

CORRESPONDENCE:

The Secretary
Fire and Emergency Services Superannuation Board
GPO Box P1174 PERTH WA 6844
Phone: (08) 9323 9380 Fax: (08) 9323 9358
Email: super@fesa.wa.gov.au

DISCLAIMER:

The information provided in this report is correct at the date of publication. Please check with the Superannuation Office for updated details.