

Combined Financial Services Guide

Issue date 15 June 2015

This Combined Financial Services Guide (FSG) has been prepared, authorised and issued by Retail Employees Superannuation Pty Limited (ABN 39 001 987 739, AFSL 240003) (REST) and by Australian Administration Services Pty Ltd (ABN 62 003 429 114, ARN 307946) (AAS), a Corporate Authorised Representative of Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians). The issue of this FSG by AAS has been authorised by Pacific Custodians.

Retail Employees Superannuation Trust (ABN 62 653 671 394) (the Fund) is issued and managed by REST, who is the trustee of the Fund. REST has contracted with AAS to provide member and employer administration services in relation to the Fund.

When someone gives you advice recommending a REST superannuation product or offers to sell or arrange for the issue to you of a REST superannuation product, you should receive a Product Disclosure Statement (PDS) relating to that product before you become a member. REST will also provide you with a copy of the relevant PDS for a superannuation product when REST issues that product to you. You should read the PDS carefully as it contains important information to assist you in making an informed decision about the product.

If you need more information or clarification of any matter raised in this document, please contact us (see over for contact details). You can also ask us for a copy of the PDS of each superannuation product issued by REST. The PDSs are issued by REST and set out the main features and benefits of each product. Each PDS may also be obtained at www.rest.com.au

This FSG is for members and employer sponsors of the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund.

It has been prepared to comply with the requirements of the *Corporations Act 2001* and includes information about REST's and AAS' services, how their representatives are remunerated and your rights as a client should you have a complaint. The purpose of this FSG is to provide you with information to enable you to decide whether to use the authorised financial services covered in this guide.

Who will be responsible for the financial services given?

REST is responsible for financial product advice provided by REST and its representatives. Pacific Custodians is responsible for any advice that is provided by a representative of AAS.

Generally, all contact with the Fund's call centre will be with an AAS representative. In all other circumstances, the person you are dealing with will identify whether they represent REST or AAS.

What financial services do REST and AAS provide?

REST and its representatives provide general financial product advice specific to superannuation products, and in particular for the Fund. REST is authorised to deal in a financial product by applying for, varying and disposing of superannuation products.

AAS and its representatives are authorised to provide general financial product advice specific to superannuation and non-cash payment products (for example, superannuation clearing house products) and to deal in a financial product by applying for, acquiring, varying and disposing of superannuation products. Pacific Custodians has authorised AAS to provide these services on its behalf.

Neither REST nor AAS provide personal financial product advice. You should consult a financial adviser if you would like personal advice in relation to any REST superannuation product.

At no time will REST and AAS take into account your particular financial needs, circumstances or objectives in any of the advice REST or AAS provide, and all advice will be of a general nature only. You should obtain and take into account the relevant PDS and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision.

How will I pay for this service?

The cost of providing general financial product advice is included in the fees charged for membership of the Fund. Neither REST, the Fund nor AAS charge any additional fees or obtain any commissions for the advice provided. Details of fees charged by the Fund can be found in the PDS relevant to your circumstances.

AAS is contracted to provide administration services to REST and is paid a fee for this service, which is also included in the fees charged for membership of the Fund.

How are representatives of REST and AAS paid?

Representatives of REST and AAS are paid a salary and do not receive any commissions or fees for the advisory services provided to you. They may however receive a performance related bonus that takes into account the financial services provided.

No commissions or fees are paid or received by REST or AAS for the financial product advice they provide.

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

REST has a wholly owned subsidiary company, Super Investment Management Pty Limited (ABN 86 079 706 657, AFSL 240004) which manages some of the Fund's investments.

Money Solutions Pty Ltd (ABN 36 105 811 836, AFSL 258145) is a related body corporate of AAS and Pacific Custodians, which has contracted with REST to provide general financial product advice to members and, if requested by the member, personal financial product advice.

The Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH), which provides a superannuation clearing product and service to employers is also a related body corporate of AAS and Pacific Custodians.

AAS, Money Solutions, TSCH and Pacific Custodians are all part of the LINK Group of companies. Apart from this, neither REST nor AAS has any relationships or associations with any other product issuer that could be expected to influence REST or AAS in the provision of the financial services provided.

What compensation arrangements are in place?

REST has a Professional Indemnity insurance arrangement in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by REST or its representatives.

Pacific Custodians has a Professional Indemnity insurance arrangement in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by AAS or its representatives.

The Professional Indemnity insurance arrangements of REST and Pacific Custodians each satisfy the requirements of section 912B of the Corporations Act 2001 and covers claims arising from the conduct of representatives and employees who no longer work for REST or AAS, but who did at the time of the relevant conduct.

What should you do if you have a complaint?

If you have a complaint about the Fund or about financial product advice provided by REST or AAS, you can contact the Fund via the call centre, email or post and register a 'formal complaint'.

You need to write 'Complaint' on the envelope and on the letter and send it to:

The Trustee Services Officer

REST Industry Super
PO Box 350, Parramatta NSW 2124

REST will consider your complaint and respond within 90 days.

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

Complaints about REST or the Fund

If your complaint results from decisions or conduct of REST or a representative of REST in relation to the Fund, 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 REST'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, Melbourne VIC 3001

Phone 1300 884 114 **Web** www.sct.gov.au

Complaints about advice provided by AAS

If your complaint results from general financial product advice provided by AAS (as an Authorised Representative of Pacific Custodians) or an AAS representative, you should direct your complaint to AAS in the first instance.

If you are not satisfied with the way AAS handles or resolves your complaint, you may be able to lodge a complaint to the SCT. In the event that your complaint does not fall within the SCT's jurisdiction, you may 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, including the provision of financial products and advice.

FOS may be able to assist you to resolve your complaint but will only become involved after you have made use of AAS' own complaint handling process. The address of FOS is:

Financial Ombudsman Service

GPO Box 3, Melbourne VIC 3001

Phone 1300 780 808 **Web** www.fos.gov.au

Licence and contact details

Trustee

Retail Employees
Superannuation Pty Limited
(as Trustee of the Fund)
ABN 39 001 987 739
AFSL 240003

Mail Address:
PO Box 350,
Parramatta NSW 2124

Fund
REST Industry Super
Phone: 1300 300 778
Email: contact@rest.com.au
Web: www.rest.com.au

Products

REST Super,
REST Corporate and
REST Select

Phone: 1300 300 778

REST Pension
Phone: 1300 305 778

Acumen
Phone: 1300 305 779

Fund Administrator

Australian Administration
Services Pty Ltd (AAS),
a corporate authorised
representative of Pacific
Custodians Pty Limited

ABN 62 003 429 114

ARN 307946

Phone: 02 8571 5000

Email: aasenquiries@aa.com.au

Web: www.aas.com.au

Mail Address:

Locked Bag 4085,
Parramatta NSW 2124

Street Address:

1A Homebush Bay Drive,
Rhodes NSW 2138

Pacific Custodians Pty
Limited

ABN 66 009 682 866
AFSL 295142

Phone: 02 8280 7100

Mail Address

Level 12, 680 George Street,
Sydney NSW 2000

rest.com.au 1300 300 778

Please call between 8am-8pm, Monday to Friday

