

REI Superannuation Fund Pty Ltd

AFSL 240569 ABN 68 056 044 770 RSE L0000314

REI Super R1000412 ABN 76 641 658 449

Tenancy 2, Level 7, 10 - 16 Queen Street

Melbourne VIC 3001



Financial Services Guide

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What is a Financial Services Guide (FSG)?

An FSG may assist you in deciding whether to seek financial advice provided by REI Superannuation Fund Pty Ltd ('Trustee' or 'we') or its representatives in relation to any superannuation you may hold, or wish to hold, in the superannuation fund named REI Super ('REI Super').

The FSG is designed to assist you in deciding how you might use any of the services offered by the Trustee, its authorised representatives and/or employees of the Trustee and provides some information on:

- > the services we offer you
- > any remuneration or commission which we or anyone else may receive in relation to the financial services offered
- > any potential conflict of interest we may have in providing the financial service, and
- > internal and external dispute resolution procedures and how you can access them.

This FSG is designed to be read by both members and employers admitted to REI Super and by those who may shortly become members and employer sponsors.

What financial services does the Trustee provide?

The Trustee is a holder of an Australian Financial Services (AFS) Licence. Under its licence, the Trustee, its employees and its authorised representatives (where permitted by the Trustee), are authorised to provide general financial product advice to you about superannuation benefits provided by REI Super.

General financial product advice is financial product advice that does not take into account your personal objectives, financial situation or needs. If you would like advice that takes into account your personal objectives, financial situation or needs you should contact an appropriately licensed financial adviser.

The Trustee is trustee of REI Super. REI Super permits participating employers to meet their superannuation guarantee requirements by contributing to REI Super. The Trustee does not require an AFS Licence to act as Trustee of REI Super.

When must we give you further information?

In providing you with general financial product advice, we may also be required to provide you with a Product Disclosure Statement. For example, if you become a standard employer-sponsored member of REI Super, or change membership categories within REI Super, we will give you all the information you need to know about REI Super, including the fees and charges that you would incur and your rights and obligations.

All this information is contained in the Product Disclosure Statement.

Does the Trustee or its employees receive benefits in providing financial product advice?

When the Trustee or its representatives provide you with general financial product advice, they do not receive any remuneration (such as commission) or other benefits for providing this advice to you.

In addition, the Trustee employs certain executives and staff to assist in the management of the Fund.

Where these employees are licensed to provide you with general financial product advice, they do not receive any remuneration (such as commission) or other benefits for providing such advice to you.

However, the Trustee's appointed service providers and their representatives may provide financial product advice to you. The service providers are Industry Fund Services Pty Ltd (IFS) (AFS Licence 232514) and Mercer Investment Nominees Limited (MINL) (AFS Licence 235906), operating under the brand name of Mercer Wealth Solutions. The amount of salary the employees of the service providers may receive is not linked in any way to the advice provided to you by them or to any decision you may make in respect of the advice you receive.

For example, the service providers or their employees who provide advice to you do not receive any direct financial benefit as a result of you becoming a member or contributing more money to REI Super.

However, you may receive advice about REI Super from financial advisers who are not employed or engaged by the Trustee to provide advice to you. These persons may receive remuneration or commission for the financial service they provide to you. Any level of remuneration or commission they receive must be disclosed in a separate Financial Services Guide which they would be required to give you.

Does the Trustee have any associations or relationships with other entities or persons which may influence the advice you receive?

The Trustee is a shareholder of Members Equity Pty Ltd, a provider of banking and other related financial services and financial products to superannuation funds such as REI Super. The Trustee may receive a dividend as a result of its shareholding, but receives no other financial reward as a result of this association. Other than this, the Trustee does not have any associations or relationships with other entities and persons which may influence any advice we may provide to you.

The Trustee has engaged IFS to provide financial product advice on its behalf. Any financial product advice provided to you by employees of IFS is provided by those persons as authorised representatives of Industry Fund Services.

The Trustee has engaged Mercer to operate the REI Super Helpline on its behalf. Any financial product advice provided to you by operators who staff the Helpline is provided by those operators as authorised representatives of Mercer Investment Nominees Limited (AFS Licence 235906), a related legal entity to Mercer.

Accordingly, the Trustee is not responsible for any financial product advice provided to you by either IFS or by Mercer and its related legal entity (Mercer Investment Nominees Limited) through the Helpline. IFS and Mercer receive a fee out of the Fund for undertaking these services on behalf of the Trustee. However, this fee is not conditional upon any financial product advice that you may receive from them. IFS and Mercer are obliged to send you their own FSG covering their services.

What should you do if you have a complaint?

If you have a complaint about the service we provide, as a first point of contact you should contact the Complaints Officer by writing to REI Super at GPO Box 4303, Melbourne 3001 or by calling **1300 13 44 33**. Most problems you have can be dealt with by the representatives.

If your complaint is not resolved satisfactorily, you may put your complaint in writing, marking your letter 'Notice of Dispute' and send it to:

REI Super
GPO Box 4303
Melbourne VIC 3001

The matter will be investigated by the Complaints Officer. You will be advised of the Complaints Officer's decision within 30 days of receipt of your complaint by the Complaints Officer, and failing this, within 90 days of receipt of your complaint by the Trustee.

Please remember to include an address to which the response can be mailed.

If the Trustee has not responded to your complaint within 90 days, or you are not satisfied with the Trustee's decision, you may be able to take the matter to a special government body called the Superannuation Complaints Tribunal (SCT).

Any complaints must be lodged with the SCT within certain time limits. For more information about requirements and time limits, you can call the SCT on **1300 884 114**.

If your complaint is outside the jurisdiction of the SCT, and relates to advice given on a non-superannuation product, you may have the right to take your complaint to the Financial Ombudsman Service (FOS). FOS can be contacted on **1300 780 808** for the cost of a local call in Australia or access www.fos.org.au on the web. You should, however, follow the Trustee's internal dispute resolution process before making a complaint to FOS.

Compensation arrangements

The Trustee maintains a trustee indemnity insurance ('TII') policy. The Trustee's TII policy is written or created on the basis that claims are able to be made only while the policy is in force and the policy is renewable annually. The Trustee's TII policy provides cover for the insured events explained in that policy and which occur in respect of any insured person. Included as insured people are employees and directors of the Trustee. Insured events include certain actions and omissions of employees and Directors of the Trustee which occur whilst a TII policy is in force. Representatives have separate cover provided by other licensees.



Should you have any questions about any aspect of this guide please contact the REI Super Helpline on 1300 13 44 33.
