

This Joint Financial Services Guide is issued by:

- FSS Trustee Corporation ABN 11 118 202 672 AFSL 293340 (Trustee) as trustee of First State Superannuation Scheme ABN 53 226 460 365 (Fund) of which Health Super is a division (Health Super); and
- Health Super Pty Ltd ABN 97 084 162 489 AFSL 246492 (Administrator) as administrator of Health Super.

The purpose of this joint FSG is to help you understand the roles of the Trustee and the Administrator in providing you with services and advice about Health Super in order to assist you in deciding whether to use our services. It contains information about our services, how our representatives are remunerated and how we deal with complaints.

Health Super's Product Disclosure Statements (PDSs) outline in detail the product features, services, costs, benefits and risks relevant to Health Super's Accumulation account and Health Super's Pension products. A PDS is provided to new members and to prospective holders of Pension products. You should read the PDS before making your decision about a Health Super financial product. You can obtain a copy by calling 1800 331 719 or by visiting healthsuper.com.au. Additional information about any matter raised in this document can be obtained by calling us on 1800 331 719.

Before you get our advice

Who will provide the advice?

If you contact Health Super by telephone, email or letter, any advice about the financial products and services offered through Health Super in response to your query will generally be provided by employee representatives of the Administrator under the Administrator's AFSL. The Administrator has been engaged by the Trustee to provide a range of member services, such as answering your calls, responding to your queries, processing your membership transactions (contributions, insurance changes and benefit payments) and other administrative matters.

Otherwise, advice about the financial products and services offered through Health Super will be provided by authorised employee representatives of the Trustee, under the Trustee's AFSL.

Any information or advice provided about Health Super's financial products and related life, disability and income continuance insurance products is of a general nature only and does not take into account your personal objectives, financial situation or needs. For this reason, you should consider whether the advice is appropriate for your own circumstances before making a decision about a Health Super financial product.

Who will be responsible for the advice given to you?

The Administrator will be responsible for the financial services it provides to you, including any telephone advice provided to you by its employee representatives.

The Trustee will be responsible for the financial services it provides to you, including any advice provided to you in Health Super brochures and other written communications material.

What financial services are available to you?

The Administrator and its representatives only provide information and general advice to members about Health Super financial products and related group life, disability and income continuance insurance.

The Trustee and its representatives provide information and general advice to members about First State Superannuation Scheme, of which Health Super is a division.

Neither the Trustee, the Administrator nor their representatives provide financial product advice about financial products offered by any other superannuation fund.

How will you pay for the service?

The cost of providing financial product advice is included in the fees charged for membership of Health Super. We do not charge any additional fees, nor do we receive any commissions for the advice provided.

How much commission/fee does your representative receive?

Our representatives are salaried employees. As a consequence, they do not receive commissions, fees or bonuses for the services provided to you on behalf of the Trustee or the Administrator.

Do any relationships or associations exist which might influence Health Super in providing you with financial services?

The Trustee is the sole shareholder of the Administrator. The Administrator receives fees from the Trustee for providing its services. The Trustee is also the sole shareholder of Health Super Financial Services Pty Ltd, a financial planning company. Other than the abovementioned associations, neither the Trustee or the Administrator has any other relationship or association with any other product issuer or service provider which could be expected to influence the provision of financial services provided under either AFSL.

Will anyone be paid for referring you to us?

Health Super Financial Services Pty Ltd may receive payments in respect of members who receive an Account Based Pension from Health Super.

How can you instruct us?

Generally, you can provide your instructions by phone, in writing, or by using the website. Certain information will be collected from you when you become a member as well as when you send future instructions about your membership. The information collected and stored includes your personal details, contact details, contributions history and account balance.

Joint Financial Services Guide (FSG)

How do we manage your personal information?

Both the Trustee and the Administrator are serious about protecting your privacy and the personal information you send to us. You may request a copy of the privacy policies for both the Trustee and the Administrator by calling the Customer Relations Team on 1800 331 719. Alternatively, the policies may be viewed on the following websites:

For the Trustee's Privacy Policy, visit healthsuper.com.au

For the Administrator's Privacy Policy, visit healthsuper.com.au

What Professional Indemnity Insurance arrangements are in place?

Both the Trustee and the Administrator hold a professional indemnity insurance policy as per the requirements of the Corporations Act 2001, which requires AFSL holders to have arrangements in place for compensating retail clients for losses arising from breaches of legal obligations by the licensee or its representatives in the course of it providing financial services and operating a financial services business generally. Each policy covers employee representatives and former employee representatives (who are no longer employed but were at the time of the relevant conduct) against claims to the extent permitted by law and pursuant to the terms and conditions of the policy.

When you get our advice

Will you be given advice which is tailored to your personal investment needs and financial circumstances?

No. The financial product advice provided to you is of a general nature only. It has been prepared without taking into account your particular financial needs, circumstances or objectives. Therefore, you should assess your own situation before making any decision based on the information you receive about Health Super financial products. You may find it beneficial to consult a licensed financial planner or advisor before making a decision about whether a financial product offered by the Trustee is suitable for you.

Complaints about advice provided by the Trustee or the Administrator

Both the Trustee and the Administrator are committed to handling complaints promptly and fairly.

If you have an enquiry or complaint about the general financial product advice provided by the Trustee, the Administrator or one of their representatives, you should:

1. Contact Health Super on 1800 331 719
2. If you are not satisfied with the result, you should send a written complaint (marked 'Notice of Complaint') to The Complaints Officer, Health Super Locked Bag 2900, Collins Street West, VIC 8007
3. Alternatively, if you wish to address your complaint specifically to the Trustee, send it to Complaints Officer, FSS Trustee Corporation, Locked Bag 2900, Collins Street West, VIC 8007

If we do not resolve your complaint to your satisfaction within 90 days of first receiving your complaint, or if you are dissatisfied with our decision about your complaint, you may contact the Superannuation Complaints Tribunal (SCT) at:

Locked Bag 3060
GPO Melbourne VIC 3001
Telephone: 1300 884 114

The SCT is an independent tribunal established to resolve disputes between super funds and their members and/or potential beneficiaries. The SCT only has jurisdiction to deal with a complaint once it has been through the Fund's internal dispute resolution process.

Should you have any queries please do not hesitate to contact Health Super on 1800 331 719 between 8.30am-6.00pm Monday to Friday (AEST).

Contact us

Phone: 1800 331 719
Fax: (03) 9614 8048
Email: enquire@healthsuper.com.au

Correspondence to:

Health Super
Locked Bag 2900
Collins Street West, VIC 8007

1 July 2011