

Health Super Pty Ltd ABN 97 084 162 489 AFSL No. 246492 is the Trustee of the Health Super Fund ABN 88 293 440 675 (Health Super). It is required by law to provide you with a FSG before providing information and/ or advice to you about the financial products that it offers under its Australian Financial Services Licence (AFSL) through Health Super and how its representatives are remunerated and how it deals with complaints.

Health Super's Member Guides (Product Disclosure Statements – 'PDS') outline in detail the product features, services, costs and benefits relevant to Health Super's Accumulation Account and Health Super's Pension products. A Member Guide is provided to new members and to prospective holders of Pension products. You can obtain a copy by calling 1800 331 719 or by visiting our website at 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?

Authorised employees of Health Super Pty Ltd, acting as representatives of Health Super Pty Ltd, can provide information and general advice to you about the financial products and services offered through Health Super. 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 the relevant Member Guide for the Health Super financial product you are considering before making a decision about whether the Health Super financial product will meet your financial objectives and needs.

Who will be responsible for the advice given to you?

Health Super Pty Ltd under its AFSL is responsible for the information and general advice provided to you about Health Super financial products.

What financial services are available to you?

Health Super Pty Ltd 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. Neither Health Super Pty Ltd nor its 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. Health Super Pty Ltd does not charge any additional fees, nor does it receive any commissions for the advice provided.

How much commission/fee does your representative receive?

Health Super Pty Ltd's representatives are salaried employees. As a consequence, they do not receive commissions, fees or bonuses for the services provided to you on behalf of Health Super Pty Ltd.

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

Health Super Pty Ltd, in its capacity as Trustee of Health Super, may hold arms length investments in other companies, such as banks and insurance companies which issue financial products. Health Super Pty Ltd is also the sole shareholder of Health Super Financial Services Pty Ltd, a financial planning company. Other than the abovementioned associations, Health Super Pty Ltd does not have 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 its AFSL.

What Professional Indemnity Insurance arrangements are in place?

Health Super Pty Ltd holds a professional indemnity insurance policy as per the requirements of the Corporations Act 2001 which requires AFSL holders to have in place arrangements 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. Not only does the professional indemnity insurance policy protect the Fund's assets, it covers Health Super Pty Ltd's directors & officers, its employees & representatives and former employees & representatives (who are no longer employed by Health Super Pty Ltd but were at the time of the relevant conduct) against claims to the extent permitted by law and pursuant to the terms & 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 Health Super Pty Ltd is suitable for you.

Enquiries and complaints

If you have an enquiry or complaint, please contact us on Ph. 1800 331 719. If we are unable to satisfactorily resolve your enquiry or complaint over the phone, we may ask you to put your enquiry or complaint in writing. If you make a complaint, we will endeavour to deal with your complaint and notify you of our decision in writing within 30 days of receipt of the complaint.

Complaints about advice provided by Health Super Pty Ltd

If you have an enquiry or complaint about the general financial product advice provided by Health Super Pty Ltd or one of its 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 Pty Ltd at Locked Bag 2900, Collins Street West, VIC 8007

Alternatively, 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, you may contact the Superannuation Complaints Tribunal (SCT) at:

Locked Mail Bag 3060
GPO Melbourne VIC 3001
Telephone: 1300 780 808

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 (EST).

Contact us

Phone: 1800 331 719
Correspondence to: Health Super Pty Ltd
Locked Bag 2900
Collins Street West, VIC 8007
Fax: (03) 9614 8048
Email: enquire@healthsuper.com.au

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