



Financial Services Guide

This Financial Services Guide (FSG) is issued by Meat Industry Employees' Superannuation Fund Pty Ltd as Trustee of the Meat Industry Employees' Superannuation Fund (the Fund).

The purpose of this FSG is to provide you with some introductory information about the Trustee of the Fund and to explain what financial services we are able to provide. In particular, this document includes information about how our representatives are remunerated and how complaints are dealt with. This document is designed to assist you in deciding whether to use any of the services we offer.

The Fund has a Product Disclosure Statement (PDS) to cover all members except those in the Pension section. Pension section members have a separate PDS.

You will be provided with a PDS when you become a member of the Fund. The Product Disclosure Statements set out the features, benefits, costs and risks associated with the Fund. They are designed to assist you before you make a decision in relation to your superannuation with the Fund.

The Product Disclosure Statements are also available from the Fund's website at www.miesf.com.au

If you require a copy of a PDS please contact us, as detailed at the end of this document.

The Trustee of the Fund holds an Australian Financial Services Licence (AFSL) which authorises it to provide general financial product advice in relation to superannuation products only.

Before you get our advice

Before we provide you with any advice, you have the right to ask about the type of advice we will give you, our charges, your rights as an investor and what you can do if you have a complaint about our services. This FSG sets out the answers to those questions. If you need further information or clarification, please contact the Fund Office as detailed at the end of this FSG.

Responsible Managers provide you with the advice

The person(s) who provides you with advice will be acting on behalf of the Trustee who has an AFSL. Holding an AFSL enables the Trustee's representatives to provide general advice about the range of financial services offered by the Fund.

Under the terms of that Licence the Fund will only permit appropriately qualified persons to provide you with general product advice on its behalf.

The Trustee is responsible to you for any advice its representatives provide.

The Fund is not licensed to provide specific advice on products offered by other organisations.

The products offered from the Fund are:

- standard employer sponsored superannuation
- insured Death, Terminal Illness and Total and Permanent Disablement benefits
- spouse superannuation
- account based pensions, including transition to retirement account based pensions.

The services available to you

The advice being offered covers a range of financial services. In particular, we provide advice on:

- options for structuring superannuation for tax effectiveness and flexibility,
- retirement planning, and the effectiveness of the account based pension, where relevant,
- voluntary contributions and salary sacrifice for superannuation,
- insurance options,
- superannuation rollovers and account consolidation,
- locating lost superannuation accounts,
- treatment of superannuation in the event of divorce,
- the effectiveness of spouse superannuation accounts.

The Fund's representatives are able to provide you with general product advice. Any advice given does not take into account your objectives, financial situation and needs. You should consider seeking professional personal advice before making any decisions about the Fund.

The responsible manager doesn't receive any payment for giving the advice

The responsible managers are all employees of the Trustee, so they are paid a salary. There are no commissions, bonuses or extra payments made as a result of providing you with advice or if you act on the advice they give you.

There are no associations or relationships which exist between the Trustee and any third party (including any issuers of any financial product) which may influence the provision of general advice by the Trustee or its representatives.

You do not have to pay for getting advice

The Trustee does not charge a fee directly to you for providing you with the advice outlined above, the costs are covered in the annual administration fee that is paid by Fund members. A fee of \$200 plus gst will be charged for any formal *Request for Information* by a non member in regard to Family Law.

Professional indemnity insurance cover of the Trustee

The Trustee pays for indemnity insurance to protect itself, its directors and your Fund against the financial effects of any 'honest mistake' that might occur in running the Fund. The cost of this insurance is met by the Fund.

This insurance covers claims in relation to work done for the Trustee by representatives who no longer work for the Trustee (but who did when the relevant work was done).

If you are not happy with the service or advice provided

The Trustee has in place an enquiry and dispute resolution procedure.

Through this service, you may make a general enquiry about your superannuation benefits or the operation of the Fund as it affects you, or make a complaint if you are dissatisfied about some aspect of your membership or benefits.

To make an enquiry or complaint, you should contact the Fund's Complaints Officer at the address shown in the next column.

The Trustee prefers that all complaints and complex enquiries be in writing, so that the exact nature of your concern is clear. However you may make an enquiry or complaint by letter, telephone, email or in person.

Under Government legislation, the Trustee is given 90 days in which to respond to your enquiry or complaint. However, a response will generally be given to you sooner.

Superannuation Complaints Tribunal

The Trustee will endeavour to resolve all complaints, or queries through the Fund's internal complaints procedure. If your complaint has not been resolved within 90 days or you are not satisfied with the Trustee's final decision, you have the opportunity to lodge the complaint with the independent Superannuation Complaints Tribunal established by the Federal Government.

The Tribunal has been set up to consider superannuation related complaints by members, former members and their beneficiaries. You may only approach the Tribunal if you have first been through the Fund's internal complaints procedure.

If your complaint is of a type that can be dealt with by the Tribunal, it will attempt to resolve the matter by conciliation, which involves assisting the parties to come to a mutual agreement. If this is not successful, the Tribunal will review the matter and make a decision which is binding on all parties.

For more information regarding the requirements and time limits, you can call:

- The Fund Office on 1800 252 099 or (03) 9662 3861 (for callers from mobile phones); or
- The Superannuation Complaints Tribunal on 1300 884 114.

Further information & giving instructions to the Trustee

If you would like further information, or would like to provide instructions to the Trustee regarding your superannuation, our contact details are:

Meat Industry Employees' Superannuation Fund
2nd floor, 62 Lygon Street
Carlton South VIC 3053

Telephone: 1800 252 099 or (03) 9662 3861
(for callers from mobile phones)
Fax: (03) 9662 2430
Email: fundadmin@miesf.com.au
Website: www.miesf.com.au



**MEAT INDUSTRY EMPLOYEES'
SUPERANNUATION FUND**