

**Issue Date: 1 December 2008**

**Issued jointly by Australian Meat Industry Superannuation Pty Limited ABN 25 002 981 919, AFSL 238829, as trustee for the Australian Meat Industry Superannuation Trust ('AMIST SUPER') (ABN 28 342 064 803) and Australian Administration Services Pty Limited ABN 62 003 429 114, as a Corporate Authorised Representative of Pacific Custodians Pty Limited AFSL 295142.**

AMIST SUPER (the "Fund") is managed and controlled by Australian Meat Industry Superannuation Pty Limited ABN 25 002 981 919 (the "Trustee") as trustee of the fund. The Trustee has contracted Australian Administration Services Pty Limited ABN 003 429 114 (AAS) to provide member and employer administration services. This may involve providing general financial advice about superannuation products. (Throughout this document reference to 'we', 'us' or 'our' refers to AMIST SUPER, the Trustee and/or AAS as appropriate.) This Financial Services Guide is jointly issued by Australian Meat Industry Superannuation Pty Limited and Australian Administration Services Pty Limited as a Corporate Authorised Representative of Pacific Custodians Pty Limited. AAS provides administration and member enquiry services to AMIST SUPER and receives a fee from the Trustee or this service.

If you need more information or clarification of any matter raised in this document, please contact us (see over). You will receive the relevant Product Disclosure Statement (PDS) when you become a member of AMIST SUPER. You can also ask us for a copy of the relevant PDS (i.e. Member Booklet or Employer Guide), issued by the Fund, which sets out the main features and benefits of the Fund. This Financial Services Guide (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.

We have issued this FSG on 1 December 2008. It has been prepared to comply with the licensing requirements of the Corporations Act 2001 and includes information about our services, how our representatives are remunerated and your rights as a client should you have a complaint. This FSG provides you with information to help you decide whether to use the financial services available through the Fund. Details are set out in this guide.

We are authorised to provide you with general financial product advice, if you require it, under the licences shown in this FSG.

## **Who will be responsible for the financial services given?**

Both the Trustee and Pacific Custodians Pty Limited are licensed to provide general financial product advice for superannuation products. AAS is a Corporate Authorised Representative of Pacific Custodians. Pacific Custodians is also authorised to deal in a financial product by applying for, acquiring, varying or disposing of a superannuation product on behalf of another person.

General financial product advice, if required, will be provided to you by one of our representatives. Generally, all contact with our Enquiry Service on 1800 808 614 will be with an AAS representative.

In all other circumstances the person you are dealing with will identify who they represent.

## **What financial advisory services do we provide?**

Representatives only provide general financial product advice specific to superannuation products and in particular for AMIST SUPER. At no time will we take into account your particular financial needs, circumstances or objectives in any of the advice we provide, and all advice will be of a general nature only.

## **How will I pay for this service?**

We do not charge any additional fees or obtain any commissions for the advice provided. The cost of providing general financial product advice to members is included in the fees charged for membership of the Fund.

Details of fees charged for membership of the Fund can be found in the AMIST Product Disclosure Statement.

## **How are Representatives paid?**

No commissions or fees are paid, either to representatives or to third parties, for providing financial product advice. Representatives are paid a salary<sup>1</sup>.

## **Do any relationships or associations exist which might influence the financial services we provide?**

We have no relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

## **Compensation Arrangements**

The Trustee and Pacific Custodians each has adequate Professional Indemnity Insurance arrangements in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by AMIST SUPER or its representatives. These arrangements satisfy the requirements of Section 912B of the Corporations Act 2001.

## What should you do if you have a complaint?

If you have a complaint about the Fund or about financial product advice we provide, you should contact:

**The Complaints Officer**  
**AMIST SUPER**  
**Locked Bag 5390**  
**Parramatta NSW 2124**

**Phone: 1800 808 614**

and your complaint will be directed to the appropriate person.

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

### Complaints about advice provided by the Trustee

If your complaint results from general financial product advice provided by the Trustee or its representatives 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 the Trustee'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 it as follows:

**Superannuation Complaints Tribunal**  
**Locked Bag 3060**  
**GPO Melbourne VIC 3001**

**Phone: 1300 780 808**

**Internet: [www.sct.gov.au](http://www.sct.gov.au)**

### Complaints about advice provided by AAS

If your complaint results from general financial product advice provided by AAS or its representatives you may be able to take your complaint to 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, in particular 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. You can contact FOS at:

**Financial Ombudsman Service:**  
**GPO Box 3**  
**Melbourne VIC 3001**

**Phone: 1300 780 808**

**Web: [www.fos.org.au](http://www.fos.org.au)**

<sup>1</sup> Where a representative is an employee of AAS, part of their salary may consist of a performance related bonus, which is not related to any product advice that the representative may provide.

## Licence and Contact Details

**Australian Meat Industry Superannuation Pty Limited**  
**as trustee of the Fund**

ABN 25 002 981 919  
AFSL 238829

**Australian Meat Industry Superannuation Pty Limited**

### Mail Address:

Locked Bag 5390  
Parramatta NSW 2124

### Street Address:

Level 4,  
165 Phillip St  
Sydney NSW 2000

**Telephone: 1800 808 614**

**Email: [amist@as.com.au](mailto:amist@as.com.au)**

**Internet: [www.amist.com.au](http://www.amist.com.au)**

**Australian Administration Services Pty Ltd**  
**as an authorised representative of**  
**Pacific Custodians Pty Limited:**

ABN 62 003 429 114

### AAS Mail Address:

Locked Bag 4085  
Parramatta NSW 2124

### Street Address:

1A Homebush Bay Drive  
Rhodes NSW 2138

**Phone: 02 8571 5000**

**Email: [aasenquiries@as.com.au](mailto:aasenquiries@as.com.au)**

**Internet: [www.aas.com.au](http://www.aas.com.au)**

**Pacific Custodians Pty Limited**

ABN 66 009 682 866  
AFSL 295142

### Mail/Street Address:

Level 12  
680 George Street  
Sydney NSW 2000

**Internet: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)**

**Phone: (07) 3013 8917**