

Combined Financial Services Guide

Issue Date: 26 November 2018

AMIST Super Hotline **1800 808 614**

This combined Financial Services Guide (FSG) has been 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 (ABN 28 342 064 803) and Australian Administration Services Pty Limited ABN 62 003 429 114, a Corporate Authorised Representative of Pacific Custodians Pty Limited AFSL 295142 (Pacific Custodians).

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 62 003 429 114, ARN 307946 (AAS) to provide member and employer administration services. This may involve providing general financial product advice about superannuation products. (Throughout this document reference to 'we', 'us' or 'our' refers to AMIST Super, the Trustee and/or AAS as appropriate.) 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 Insurance or Investment Guide or Fact Sheets issued by the Fund, which set out the main features and benefits of the Fund. These are also available on our website www.amist.com.au. 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.

This FSG 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.

Who will be responsible for the financial services given?

Both the Trustee and Pacific Custodians are licensed to provide general financial product advice for superannuation products. Pacific Custodians is authorised under its AFS Licence to provide certain services in relation to superannuation (dealing in superannuation products and general financial product advice – superannuation services). Pacific Custodians has authorised AAS to provide these superannuation services on its behalf. AAS provides member and employer administration services in superannuation.

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

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

What financial advisory services do we provide?

Representatives of AMIST Super and AAS 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?

AAS provides administration and member enquiry services to AMIST Super and receives a fee from the Trustee 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 Super 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 of AAS are paid a salary and may receive a performance related bonus, which is not related to product advice they may provide.

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

Link Advice Pty Ltd (ABN 36 105 811 836, AFSL 258145) (Link Advice) a related body corporate of AAS and Pacific Custodians, has been contracted by the Trustee to provide general financial product advice and, if requested by the member, personal financial product advice to members of AMIST Super. In these circumstances the person you are dealing with will identify themselves as a representative of Link Advice. AAS, Link Advice and Pacific Custodians are all part of the Link Group of companies. Apart from this, neither AMIST Super nor AAS has any relationships or associations with any other product issuer that could be expected to influence AMIST Super or AAS in the provision of the financial services.

What compensation arrangements are in place?

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 any of their respective representatives.

These arrangements satisfy the requirements of Section 912B of the Corporations Act 2001 and covers claims arising from the conduct of representatives and/or employees who no longer work for AMIST Super and AAS, but who did at the time the relevant conduct.

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:

External dispute resolution

Australian Financial Complaints Authority (AFCA)

Anyone dissatisfied with the decision of the Trustee after 1 November 2018 may have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body established by the Federal Government in 2018 to help resolve certain complaints and disputes between members and fund trustees where:

- we do not respond to your complaint within 90 days, or
- you are dissatisfied with our response and the matter cannot be resolved to your satisfaction by our internal complaints procedure.

AFCA is unable to accept complaints unless they have first been considered by the Trustee's internal complaints procedure. AFCA's contact details are:

Australian Financial Complaints Authority

GPO Box 3

MELBOURNE VIC 3001

Phone: 1300 931 678

e-mail: info@afca.org.au

Website: www.afca.org.au

Lodging a complaint with the AFCA is free to the complainant but neither AFCA nor the Trustee will pay your costs of legal or other advice.

Australian Meat Industry Superannuation Pty Limited (Trustee) ABN: 25 002 981 919 RSE Licence: L0000895
AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (AMIST) ABN: 28 342 064 803
Registration No. R1001778

Licence and Contact Details

Australian Meat Industry Superannuation Pty Limited

AFSL 238829

ABN 25 002 981 919

Mailing Address:

Locked Bag 5390
Parramatta NSW 2124

Street Address:

Level 9 33 York Street
Sydney NSW 2000

Telephone: 1800 808 614

Email: service@amist.com.au

Internet: www.amist.com.au

Australian Administration Services Pty Ltd as a corporate authorised representative of Pacific Custodians:

ABN 62 003 429 114

ARN: 307946

AAS Mail Address:

Locked Bag 4085
Parramatta NSW 2124

Street Address:

1A Homebush Bay Drive
Rhodes NSW 2138

Phone: 02 8571 5000

Email: aasenquiries@aas.com.au

Internet: 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

Phone: (02) 8280 7100