

Financial Services Guide

Superannuation Advisers

Authorised Representatives Personal Advice



The Financial Services Guide (FSG) is an important document. It tells you what you need to know about Telstra Super Financial Planning Pty Ltd and its Authorised Representatives to help you to decide if you want to use our services.

The FSG explains:

- how we operate
- our relationship with Telstra Super Pty Ltd
- how we get paid
- how you can make a complaint about our service or advice.

Detailed in this document is some important information about how we work and what you can expect from us. We recommend you read the FSG carefully and contact us if you have any questions about its contents.

The document titled 'Superannuation Adviser Profile' is also part of the Financial Services Guide but is distributed separately. If you have not received a Superannuation Adviser Profile with this document, please contact us immediately.

Who will be my Superannuation Adviser?

Your Superannuation Adviser is employed by Telstra Super Pty Ltd and acts as an Authorised Representative of Telstra Super Financial Planning Pty Ltd. You can find information about their name, qualifications and experience in the Superannuation Adviser Profile which forms part of this FSG.

What services are they authorised to give me?

Superannuation Advisers will advise on issues that are not complex in nature that relate to your current superannuation arrangements in Telstra Super.

Your Superannuation Adviser will refer you for an appointment with a Financial Planner employed by Telstra Super Financial Planning if you require more detailed analysis or complex advice.

Specifically, advice will only be provided in relation to investment choice, adequacy of insurance cover, contributions and defined benefit maximisation.

How can Personal Advice be given to me?

Personal Advice can be prepared and given to you by one of our Superannuation Advisers over the phone, and confirmed in a written 'statement of advice'. The statement of advice clearly outlines all the recommendations made to you and explains the reasons why these recommendations are considered appropriate for your circumstances. Our Superannuation Advisers can refer you to one of our Financial Planners for more complex advice where appropriate.

Where the advice provided to you involves a financial product, the relevant product disclosure statement (PDS) will be provided to you.

Who is responsible for the advice I receive?

Telstra Super Financial Planning Pty Ltd holds an Australian Financial Services Licence, and is responsible for the advice given to you by our Superannuation Advisers. Your Superannuation Adviser is an employee of Telstra Super Pty Ltd, and acts as an Authorised Representative of Telstra Super Financial Planning Pty Ltd in the provision of advice.

Who does Telstra Super Financial Planning Pty Ltd provide advice to?

Telstra Super Financial Planning Pty Ltd provides financial planning advice exclusively to members of Telstra Super and their families.

What is the relationship between Telstra Super Financial Planning Pty Ltd and Telstra Super Pty Ltd?

Telstra Super Financial Planning Pty Ltd is a wholly owned subsidiary of Telstra Super Pty Ltd (the trustee of Telstra Super).

How does Telstra Super Financial Planning Pty Ltd get paid?

Telstra Super Financial Planning is paid a service fee by Telstra Super Pty Ltd for the provision of financial planning services to members of Telstra Super. The fee is calculated as a percentage of the total aggregate account balance of members under the advice of Telstra Super Financial Planning. This percentage may vary within a range of 0.1% to 0.3% p.a. As at 1 July 2011 the percentage was 0.16%. The service fee is paid from the administration expenses of Telstra Super and is not an additional charge to members.

Telstra Super Financial Planning has entered into an agreement with Perpetual Investment Management Limited (ABN 18 000 866 535) ("Perpetual") to distribute managed investment products offered through

the Perpetual Wealth Focus Investment Advantage platform. Telstra Super Financial Planning Pty Ltd receives a commission from the ongoing management costs charged to investors in these products whose entry into the product is facilitated by Telstra Super Financial Planning Pty Ltd.

This commission may vary from 0.275% pa to 0.6% pa of the ongoing management costs depending on the relevant product, or mix of products that investors decide to invest in. Telstra Super Financial Planning Pty Ltd may rebate some of this commission to investors.

Details of the commission that Telstra Super Financial Planning Pty Ltd will receive will be set out in the statement of advice issued to each investor that participates in the scheme.

Your Superannuation Adviser is not currently authorised to give advice in regard to Perpetual Wealth Focus Investment Advantage.

How does my Superannuation Adviser get paid?

Your Superannuation Adviser is paid a salary by Telstra Super Pty Ltd and does not receive any commissions.

Further details of Superannuation Adviser remuneration will be disclosed in the statement of advice you will receive.

How much do I pay for the financial advice?

Telstra Super Financial Planning Pty Ltd does not charge you a fee for the provision of advice by Superannuation Advisers.

We do not earn commissions on the placement of investments, and do not pay commissions for referrals.

How is Telstra Super Financial Planning Pty Ltd insured?

Telstra Super Financial Planning Pty Ltd has professional indemnity insurance in place covering the conduct of all current and former employees and representatives of

Telstra Super Financial Planning Pty Ltd. The insurance covers their conduct whilst they are an employee or representative of Telstra Super Financial Planning Pty Ltd.

What if I have a complaint?

If you are unhappy with our service or advice, we will try to resolve the issues for you as quickly and fairly as possible. We encourage you to talk with us in the first instance. If your complaint has not been resolved within five working days, then:

- 1 Contact our Complaints Officer either by telephone on **1300 033 166** or by mail to:
PO Box 14309
MELBOURNE VIC 8001

The Complaints Officer will let you know how your complaint will be handled and will work towards a solution within 45 days.

- 2 If you have not heard from us within 45 days, or feel unsatisfied with the resolution, you then have a right to refer the matter to our External Complaints Scheme. The contact details for the scheme are:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone 1300 78 08 08
Fax 03 9613 6399

Email info@fos.org.au
Website www.fos.org.au

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Telstra Super Financial Planning Pty Ltd
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Telstra Super Pty Ltd, ABN 86 007 422 522, AFSL 236709, is the Trustee of the Telstra Superannuation Scheme (Telstra Super) ABN 85 502 108 833.

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