

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

About Telstra Super Financial Planning Pty Ltd

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 helps 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.

We recommend you read this FSG carefully and contact us if you have any questions about its contents.

Detailed below is some important information about how we work and what you can expect from us.

Who will be my Financial Planner?

Your Financial Planner is employed by Telstra Super Financial Planning Pty Ltd. You can find information about their name, qualifications and experience on the Financial Planner Profile leaflet which forms part of this FSG.

How do I give instructions to my Financial Planner?

You can give instructions to your Financial Planner in writing. However, we believe there is no better way to communicate than face-to-face.

What services is Telstra Super Financial Planning Pty Ltd authorised to give me?

Telstra Super Financial Planning holds an unrestricted Australian Financial Services Licence. Our operating mandate allows us to advise in the following areas:

- your current superannuation arrangements
- superannuation rollover options
- retirement planning and pre-retirement planning
- interests in non-superannuation managed investment schemes

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.

How is the Personal Advice given to me?

Your Personal Advice will be prepared and given to you 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.

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

Our Financial Planners will provide you with a detailed financial plan based on both superannuation and non-superannuation investment and your retirement goals. In this plan, your Financial Planner will make recommendations regarding your superannuation and other investments.

The advice we provide will be primarily focussed on Telstra Super products to meet your superannuation investment needs and Perpetual Wealth Focus Investment Advantage for your non-superannuation investment needs.

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 your Financial Planner. Your Financial Planner is an employee of Telstra Super Financial Planning Pty Ltd, and acts on our behalf 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 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% pa. 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) 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.

How does my Financial Planner get paid?

Your Financial Planner is paid by salary and also has the opportunity to earn annual bonuses. Bonuses are paid depending on your Financial Planner's achievement of compliance and service standards, as well as meeting business targets which are set from time to time.

The level of salary and bonus paid depends (in part) on how many members your Financial Planner is advising.

Full details of the remuneration of your Financial Planner 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 financial advice. We do, however, reserve the right to charge a fee of \$100 at our discretion. The fee may be incurred on each subsequent interview should you request more than five interviews in any one calendar year.

We do not receive commissions for referrals.

About your rights

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 your Financial Planner 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

Head Office

Level 8, 215 Spring Street
Melbourne Victoria 3000
PO Box 14309
Melbourne Victoria 8001
Telephone 1300 033 166
Facsimile 03 9653 6061

Sydney

Suite 2, Level 3, 66-74 Clarence Street
Sydney New South Wales 2000
Telephone 02 8257 6200
Facsimile 02 8257 6262

Brisbane

Level 16, 300 Adelaide Street
Brisbane Queensland 4000
Telephone 07 3331 9300
Facsimile 07 3331 9393

Adelaide

Level 7, 19 Grenfell Street
Adelaide South Australia 5000
Telephone 08 8413 6400
Facsimile 08 8413 6464

Details of locations in other states will be provided when making your appointment.

Website: Go to www.telstrasuper.com.au and click on 'Financial advice'.

This Financial Services Guide was current at the date of publication being 01 August 2011.