



# FINANCIAL SERVICES GUIDE.

THE INDUSTRY FUND FOR  
EMPLOYEES IN THE TIMBER,  
PAPER & PULP, AND FURNITURE  
& JOINERY INDUSTRIES.



**This Financial Services Guide (FSG) provides information about the financial products and services that First Super Pty Ltd can provide. It should assist you in deciding whether to acquire any of these products or services.**

If advice provided to you relates to the acquisition of a particular financial product, you should obtain and read the Product Disclosure Statement (PDS) relating to the product before making any decisions to acquire the product.

If you have not already received the First Super PDS (Member booklet) which sets out the main services, features and benefits of First Super, please call **1300 360 988** or visit **firstsuper.com.au**.

This FSG also contains information about remuneration that may be paid to the representatives providing advice, and how to make a complaint about any services provided to you.

First Super Pty Ltd has authorised the distribution of this FSG by the Authorised Representative.

The PDS (Member booklet) will generally be provided to you before you become a First Super member.

## **1. BEFORE YOU GET OUR ADVICE**

### **Who provides the financial service to me?**

First Super Pty Ltd ABN 42 053 498 472 (Licensee) holds Australian Financial Services Licence number 223988 and is the trustee of the registered superannuation entity First Super ABN 56 286 625 181.

All First Super Pty Ltd representatives have their own FSG and they will make this available to you at the time of providing the advice or service.

You can call our Member Services Team on **1300 360 988**, email [mail@firstsuper.com.au](mailto:mail@firstsuper.com.au) or write to us at PO Box 666, Carlton South VIC 3053.

### **What financial services are available to me?**

First Super Pty Ltd is authorised to issue and provide general financial product advice in relation to superannuation products.

An Authorised Representative may provide general financial product advice to you about:

- > First Super
- > First Super Allocated Pension Division.

## **2. WHEN YOU GET OUR ADVICE**

### **Will you give me advice that is tailored to my personal investment needs and financial circumstances?**

No. The advice provided to you is of a general nature. It has been provided without taking into account your particular financial needs, circumstances or objectives.

Therefore you should assess your own financial situation and read the PDS before making an investment decision based on this advice.

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

The cost of providing general financial product advice is included in the fees charged for membership of First Super.

We do not charge any additional fees or obtain any commissions for the advice provided to you for the above services.

### **What commissions or fees do First Super Pty Ltd or their representatives receive?**

The Authorised Representative who is providing you with general financial product advice or who helps arrange for issue of a product is a salaried employee or representative who does not receive commissions, fees or bonuses for the services provided to you.

### **Do any relationships or associations exist that may influence any advice or financial service given to me?**

First Super Pty Ltd is a shareholder or part owner of Industry Super Holdings Pty Ltd which has the following subsidiaries and related parties:

- > Industry Fund Services Pty Ltd  
(IFS - ABN 54 007 016 195)
- > Super Members Investments Pty Ltd  
(SMI - ABN 61 095 974 100)

Services they may provide include financial planning through Industry Fund Services and products including AUSfund and SMI managed investments.

First Super Pty Ltd is a shareholder of Members Equity Bank Pty Ltd [ABN 56 070 887 679]. They provide a number of banking products.

First Super also owns Super Benefits Administration Pty Ltd (ABN 97 098 637 659), the administrator of First Super.

Other than these we do not have any relationships or association with any other product issuer that could be expected to influence us in the provision of financial services.



### 3. IF YOU HAVE A COMPLAINT

First Super Pty Ltd is committed to handling any complaints promptly and fairly. Any complaints will be managed in the strictest confidence.

If you have a complaint, you can:

A) Raise the issue with your representative; or

B) Write to:

**First Super Complaints Officer**

PO Box 666, Carlton South, VIC 3053

Tel: 1300 360 988

C) If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [afca.org.au](http://afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne, VIC 3001

D) The Australian Securities and Investment Commission (ASIC) also has an Infoline 1300 300 630 (local call) which you may use to make a complaint and obtain information about your rights.

E) Compensation arrangements – Trustee Liability Insurance: First Super has professional indemnity insurance policy to incorporate liabilities for losses from claims arising out of the provision of professional services to third parties.

This policy covers claims arising from the conduct of First Super Pty Ltd and its representatives who no longer work for First Super Pty Ltd, but who did so at the time of the relevant conduct.

### FIRST SUPER PRIVACY STATEMENT

First Super takes the utmost care with your personal information and only collects information that is necessary for your membership. This information is used:

- > To establish your membership account
- > To process contributions
- > To enable benefit payments
- > For correspondence
- > To search for any unclaimed benefits you may have
- > To keep you informed about membership opportunities.

Without your personal information we may not be able to perform the above activities. Your personal information may be disclosed to the Administrator of First Super or other service providers which provide services to you on behalf of First Super. Your information will not be disclosed to overseas recipients. If you would like further details on the personal information that First Super holds and how it is used, or to correct any information held, call **1300 360 988** or refer to the Privacy Policy available at [firstsuper.com.au/privacy-policy](http://firstsuper.com.au/privacy-policy).

### ABOUT FIRST SUPER

First Super is an Industry SuperFund. That means we are run only to benefit our members.

We welcome all Australians regardless of their occupation or location, but we have particularly strong links to the timber industry, the pulp and paper industry, and the furniture and joinery industry.

First Super was formed when the three funds representing these industries united on 1 July 2008.

They were:

- > The Timber Industry Super Scheme
- > The Pulp & Paper Workers Superannuation Fund
- > The Furniture Industry Retirement Superannuation Trust.

We are proud of this heritage, and our products and services were designed to meet your needs as an employee in these industries. First Super is also proud to support the communities where you work and live.

Rest assured that we have a history of delivering strong long-term returns at low cost and are committed to the highest standards in everything we do.







This guide is intended to provide general information only and not advice, and has been prepared without taking into account your individual objectives, financial situation or needs. For further information call us on **1300 360 988** or you can obtain a copy of our PDS from [firstsuper.com.au](http://firstsuper.com.au).

This Financial Services Guide was prepared in August 2019 and issued by First Super Pty Ltd (ABN 42 053 498 472 AFS Licence No: 223988).

## **WANT TO KNOW MORE? WE'RE HERE TO HELP.**

Please contact our Member Services Team today.

Call **1300 360 988**  
Email **[mail@firstsuper.com.au](mailto:mail@firstsuper.com.au)**  
Website **[firstsuper.com.au](http://firstsuper.com.au)**

Level 1, 165 Bouverie Street, Carlton VIC 3053  
PO Box 666, Carlton South, VIC 3053

Monday – Friday: 8.00am – 6.00pm (Melbourne time)

