

The Financial Services Guide

August 2011



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Financial Services Guide for IS Industry Fund Pty Ltd and Australian Administration Services Pty Ltd

Issued on 24 August 2011 by IS Industry Fund Pty Ltd and Australian Administration Services Pty Ltd

This combined Financial Services Guide (FSG) has been prepared, authorised and issued by IS Industry Fund Pty Ltd (ISIF) (ABN 45 010 814 623, AFSL 238051) the trustee of Intrust Super, and by Australian Administration Services Pty Ltd (AAS) (ABN 62 003 429 114, ARN 307946) as a Corporate Authorised Representative of Pacific Custodians Pty Limited (Pacific Custodians) (ABN 66 009 682 866, AFSL 295142). This FSG contains important information that ISIF and AAS (referred to as 'we', or 'us' or 'our' in this document) need to tell you under legislation. The issue of this FSG by AAS has been authorised by its authorising licensee, Pacific Custodians.

This FSG will help you decide whether to use the financial services provided by us. It includes information about how we are remunerated in relation to the financial services we provide and our internal and external complaints handling procedures and how these are available to you.

Other documents you may receive from Intrust Super

In addition to this document, you may also receive a Product Disclosure Statement (PDS) for our Core, Executive, Select or Super Stream categories. A PDS is provided to our clients when we make a recommendation for them to acquire a particular financial product or offer to arrange for the issue of a financial product. All PDSs provide detailed information about the benefits, services, fees and terms and conditions of Intrust Super products. The PDS may also be obtained at www.intrust.com.au

Who is ISIF?

Intrust Super is a superannuation fund established in 1988 by the Queensland Hotels Association and the United Voice, Industrial Union of Employees, Queensland.

ISIF is the trustee of Intrust Super. The board of ISIF has six directors, half of whom represent members and half of whom represent the employer sponsors.

Who will be responsible for the financial services given?

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

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 and advisory services in superannuation and other employment related areas. Both AAS and Pacific Custodians are part of the Link Group of Companies.

Generally, all contact with the Fund's call centre will be with an AAS representative. In all other circumstances, the person you are dealing with will identify whether they represent ISIF or AAS.

What financial services do we offer

ISIF and its representatives only provide general financial product advice specific to superannuation products, and in particular for the Fund. AAS and its representatives only provide general financial product advice specific to superannuation products.

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.

Does ISIF or AAS have any associations or relationships with any other entities or persons which may influence the advice you receive?

ISIF has a wholly owned subsidiary company IS Financial Planning Pty Ltd ABN 64 143 707 438 trading as Intrust360° which is contracted to provide general financial product advice to members, and if requested by the member, personal financial product advice.

Neither ISIF nor AAS has any relationship or association with any product issuer that could be expected to influence us in the provision of the financial services in respect of Intrust Super.

Instructing us

You can give us instructions by using the contact details set out below. Generally, you need to give us instructions in writing (e.g. fax, email or letter) or another method agreed by us.

Communicating with us

You can get in touch with us by mail, telephone, email or in person. When you contact us (or we contact you) you may deal with either a representative of ISIF or AAS. Generally, contact with Intrust Super's Contact Centre will be with an AAS representative.

ISIF employs Client Service and Business Development Managers who may visit your workplace to give presentations about Intrust Super. These Managers represent ISIF. Contact details for AAS and Pacific Custodians follow.

Australian Administration Services Pty Limited
ABN 62 003 429 114 ARN 307946
Rhodes Corporate Park, 1A Homebush Bay Drive,
Rhodes NSW 2138
Phone (02) 8571 5000
Email aasenquiries@aes.com.au

Pacific Custodians Pty Limited
ABN 66 009 682 866 AFSL 295142
Level 12, 680 George Street, Sydney NSW 2000
Phone (02) 8280 7100

Contact details for ISIF follow.

Intrust Super
GPO Box 1416, Brisbane Qld 4001
Phone 132 467
Fax 1800 603 234
Email info@intrust.com.au
Web www.intrust.com.au

How we are paid

The cost of providing superannuation services is included in the fees charged for membership of Intrust Super. ISIF collects fees from Intrust Super's members to cover the cost of Intrust Super's operations. These include Administration Fees and Investment Management Fees. There are no additional charges for providing general financial product advice.

Intrust Super is run solely for the benefit of members and their beneficiaries. As such, all fees collected with the exception of Federal Government taxes, go towards the products and services provided by ISIF and the running of Intrust Super. ISIF as trustee of Intrust Super pays AAS a fee per member to provide superannuation services, which is calculated according to the number of members in Intrust Super.

The fee covers the giving of general financial product advice and no additional salary or payment is made for the provision of this advice or for you acquiring any interest in Intrust Super. You may request further remuneration particulars within a reasonable time of being given this FSG and before we provide you with any financial services identified in it.

How our staff are paid for providing financial services

All ISIF and AAS employees are paid a salary and may receive a bonus that may be in part related to achieving job related performance targets. Our employees do not receive any commissions, bonuses or special payments for providing financial product advice in respect of ISIF products.

Compensating members for loss or damage due to legislative breaches

ISIF as trustee of Intrust Super holds adequate Professional Indemnity insurance to compensate fund members or their beneficiaries for loss or damage attributable to breaches of any relevant legislative obligations by ISIF as trustee of Intrust Super or any of its representatives. This insurance covers claims in relation to the conduct of both past and present representatives of ISIF. These arrangements satisfy the requirements of section 912B and Reg 7.6.02AAA of the Corporations Act 2001.

Pacific Custodians holds adequate Professional Indemnity insurance in place to compensate fund members or their beneficiaries for loss or damage because of breaches of any relevant legislative obligations by AAS or its representatives.

The Professional Indemnity insurance arrangement of Pacific Custodians satisfies the requirements of section 912B and Reg 7.6.02AAA of the Corporations Act and covers claims arising from the conduct of representatives / employees who no longer work for AAS, but who did at the time of the relevant conduct.

What to do if you have a complaint about ISIF or the Fund?

We aim to deal with all enquires and any complaints as quickly and effectively as possible. To this end, ISIF has established internal procedures for handling complaints.

For complaints about ISIF's products or services including general advice provided by a staff member, please contact us by phoning 132 467 or by writing to the Operations Manager, Intrust Super GPO Box 1416, Brisbane Old 4001.

We will do our best to acknowledge all complaints in writing within one working day of receipt. ISIF aims to resolve all complaints within five working days of receipt; however, at times the nature of the complaint may not make this possible. In these cases, ISIF will resolve any complaints within a maximum of 90 days.

If you are not satisfied with the way we handle your complaint, or with its resolution, you may contact the Superannuation Complaints Tribunal. The Tribunal is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain superannuation complaints. You should take your complaint to the Tribunal within 12 months of receiving our response, otherwise the Tribunal may not be able to deal with your complaint.

The Tribunal may be able to help resolve your complaint but will only become involved after you have used ISIF's internal complaint handling process, as outlined above.

If the Tribunal agrees to hear your complaint, it will try to resolve the matter by assisting the parties to come to mutual agreement. To find out whether the Tribunal can handle your complaint and the type of information you need to provide, please contact them as follows:

Superannuation Complaints Tribunal
Locked Mail Bag 3060, Melbourne VIC 3001
Phone 1300 884 114
Web www.sct.gov.au

Complaints about advice provided by AAS

If your complaint results from general financial product advice provided by AAS or an AAS representative, the SCT will not be able to handle your complaint.

If you are not satisfied with the way AAS handles or resolves the complaint, you may be able to lodge a complaint with 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, including 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. The address of FOS is:

Financial Ombudsman Service
GPO Box 3, Melbourne VIC 3001
Phone 1300 780 808
Web www.fos.org.au

The Australian Securities and Investments Commission (ASIC) have an infoline which you may use to obtain information about your rights and to make a complaint. ASIC's infoline is available on 1300 300 630 (local call cost in Australia).



At your service on

132 467

www.intrust.com.au

Visit Level 15, 324 Queen Street
Brisbane QLD 4000

Mail GPO Box 1416
Brisbane QLD 4001

Fax 1800 603 234

Email info@intrust.com.au