

Combined Financial Services Guide (FSG)

Issue Date: 8 July 2019

Call NESS Super: 1800 022 067

This combined Financial Services Guide ('FSG') has been prepared, authorised and issued jointly by:

NESS Super Pty Ltd (ABN 28 003 156 812; AFSL 238945) ('the Trustee') of NESS Super (ABN 72 229 227 691) AND Australian Administration Services Pty Limited ABN 62 003 429 114, a Corporate Authorised Representative of Pacific Custodians Pty Limited AFSL 295142 (Pacific Custodians).

NESS Super ('the Fund') is managed and controlled by NESS Super Pty Ltd 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 and pension products. (Throughout this document reference to 'we', 'us', or 'ours' refers to NESS 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).

This FSG has been prepared to comply with the Australian Financial Services 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 decide whether to use the financial services available through the Fund. Details are set out in this guide.

This guide and any information that you receive from the Trustee and/ or AAS is prepared without taking account of your objectives, financial situation or needs. It is important for you to consider the appropriateness of any information and/or advice received having regard to your objectives, financial situation and needs. You should obtain and take into account the relevant Product Disclosure Statement (PDS) and consider seeking professional financial, taxation and/or legal advice, before you make any investment decision. If you have not already received a copy of the relevant NESS Super Product Disclosure Statement ("PDS"), which is a detailed guide to the benefits, services, fees, cooling off period and terms and conditions of NESS Super's superannuation or pension products, a copy can be obtained from our website www.nesssuper.com.au or by calling us on 1800 022 067.

Who is responsible for the financial services provided?

The Trustee and Pacific Custodians are licensed to provide general financial product advice for superannuation products. Pacific Custodians is authorised to provide general financial product advice and deal in superannuation products. Pacific Custodians has authorised AAS to provide these superannuation services on its behalf. AAS provides member and employer administration services on behalf of NESS Super.

General financial product advice, if required, will be provided to you by one of our representatives. In all circumstances the person you are dealing with will identify whom they represent.

What financial services do we provide?

Representatives of NESS Super and AAS only provide general financial product advice specific to superannuation products offered by NESS Super. At no time will we take into account your particular financial circumstances, needs or objectives in any of the advice we provide, and all advice will be of a general nature only.

Personal financial product advice is not provided directly by NESS Super or AAS, but can be provided to you through a contractual relationship that NESS Super has in place with Link Advice Pty Ltd (which is discussed in greater detail in the next column).

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How will I pay for this service?

AAS provides administration and member enquiry services to NESS Super and receives a fee from the Trustee for this service. AAS does not receive any additional fees or obtain commissions for the services it provides to NESS Super. The cost of providing administration services 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 NESS 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 the provision of any advice services.

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 NESS Super. In these circumstances the person you are dealing with will identify themselves as a representative of Link Advice. You will receive a separate FSG issued by Link Advice. AAS, Link Advice and Pacific Custodians are all part of the Link Group of companies. Apart from this neither NESS Super nor AAS has any relationships or associations with any other product issuer that could be expected to influence NESS 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 NESS 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 NESS Super and AAS, but who did at the time of 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
NESS Super
Locked Bag 20
Parramatta NSW 2124
Phone: 1800 022 067

and your complaint will be directed to the appropriate person. If you are not satisfied with the way your complaint is handled through our internal dispute resolution process, you may contact the following external complaint body:

Australian Financial Complaints Authority (AFCA)

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free for members. AFCA's contact details are:

Australia Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Phone: 1300 931 678
Email: info@afca.org.au
Website: www.afca.org.au

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

Licence and Contact Details

NESS Super Pty Ltd

AFSL 238945
ABN 28 003 156 812

Mailing Address:

Locked Bag 20
Parramatta NSW 2124

Street Address:

120 Hume Highway
Chullora NSW 2190

Telephone: 1800 022 067

Email: nessadmin@aas.com.au

Website: www.nesssuper.com.au

Australian Administration Services Pty Ltd

ABN 62 003 429 114
ARN 307946

AAS Mailing Address:

Locked Bag 4085
Parramatta NSW 2124

Street Address:

1A Homebush Bay Drive
Rhodes NSW 2130

Telephone: 02 8571 5000

Email: aasenquiries@aas.com.au

Website: www.aas.com.au

Pacific Custodians Pty Ltd:

ABN 66 009 682 866
AFSL 295142

Mailing/Street Address:

Level 12
680 George Street
Sydney NSW 2000

Telephone: 02 8280 7100

Issued by NESS Super Pty Ltd (Trustee) ABN: 28 003 156 812 RSE
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