
Financial Services Guide

This Guide was prepared on 15 October 2011 by AGEST Super Pty Ltd, the Trustee of AGEST. The Australian Securities & Investments Commission (ASIC) has granted an Australian Financial Services Licence (No. 233707) to AGEST Super Pty Ltd. This allows it to provide superannuation products to members and prospective members of AGEST.

This Guide is designed to assist you in deciding whether to use any of the services offered by AGEST. It contains information about remuneration that may be paid to AGEST Super Pty Ltd and other relevant persons in relation to the services offered.

It also contains information on how complaints against AGEST Super Pty Ltd are dealt with. If you need more information or clarification of any matter, please ask us.

What advisory services are available to me?

AGEST Super Pty Ltd and its employees only provide general financial product advice and reports about AGEST. Advice is prepared without taking into account your particular financial needs, circumstances or objectives. Therefore, you should assess your own financial situation and read this Combined Product Disclosure Statement and Financial Services Guide before making an investment decision.

How will I pay for the service?

The cost of providing advice about AGEST is included in the fee charged for membership of AGEST. We do not charge any additional fees or obtain or pay any commissions for advice provided.

What commissions or fees are paid?

All AGEST Super Pty Ltd employees are paid a salary. They do not receive commissions, fees or bonuses as a consequence of any advice provided to you.

Will you give me advice that is suitable to my investment needs and financial circumstances?

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

Who is responsible for any advice given to me?

AGEST Super Pty Ltd is responsible for any advice provided to you. AGEST Super Pty Ltd is the trustee company that manages and controls AGEST.

Pillar Administration has been engaged by AGEST Super Pty Ltd to provide administration services in relation to AGEST.

Pillar's services include specialist member and employer services such as operating a call/customer service centre, processing of contributions and benefit payments and other fund administration tasks. If you contact AGEST's call centre, your advice will generally be provided by a representative of Pillar. Pillar also hold an Australian Financial Services Licence.

What relationships exist between AGEST and other organisations that may influence any advice or services provided to me?

AGEST is a shareholder of Industry Super Holdings Pty Ltd. Members Equity Bank, Industry Fund Financial Planning and Members Equity Investment Funds are subsidiaries or divisions of Industry Super Holdings Pty Ltd. AGEST pays Industry Fund Financial Planning for part of the cost of providing financial planning services to AGEST members in Australia, and this may influence any advice received from Industry Fund Financial Planning.

Professional Indemnity Insurance

As an Australian Financial Services Licensee, the AGEST Trustee has professional indemnity insurance in place. The insurance covers claims in relation to the conduct of AGEST's current and former employees and representatives, where the Trustee is found to have a liability for loss or damage suffered by a person to whom it provides a financial service. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations Legislation.