

Financial Services Guide

October 2009

This Financial Services Guide (FSG) is designed to help you decide whether to use our financial services and products. It details who we are and our relationships with other service providers, how we and any related companies are paid and what services we are authorised to provide to you. It also explains how we deal with complaints. You may also receive a Product Disclosure Statement (PDS) relating to the AUSCOAL Superannuation Fund (AUSCOAL Super). The PDS is designed to help you decide whether to invest with AUSCOAL Super and explains its features, costs, risks and benefits in detail.

1. AUSCOAL Superannuation Pty Ltd

AUSCOAL Superannuation Pty Ltd (ASPL) (ABN 70 003 566 989), in its capacity as Trustee, provides the financial services to which this FSG relates. The Trustee manages AUSCOAL Super. The Trustee has engaged AUSCOAL Services Pty Ltd and AUSCOAL Advisory Services Pty Ltd to provide services for AUSCOAL Super.

ASPL holds an Australian Financial Services Licence (AFSL) No. 246864. ASPL is a company, jointly owned on behalf of coal industry employers and trade unions by:

- NSW Minerals Council (NSWMC) – 25%
- Queensland Resources Council (QRC) – 25%, and
- Construction Forestry Mining Energy Union (CFMEU) – Mining and Energy Division – 50%.

2. AUSCOAL Services Pty Ltd – the Administrator

AUSCOAL Super is administered by AUSCOAL Services Pty Ltd (ABN 49 051 315 014). This company is wholly owned by ASPL. The Administrator is paid in accordance with an agreement between it and ASPL.

3. AUSCOAL Advisory Services Pty Ltd – the financial advisers

AUSCOAL Advisory Services Pty Ltd (ABN 22 104 151 635) is a Member Firm and Corporate Authorised Representative (No. 240325) of Genesys Wealth Advisers Limited (ABN 20 060 778 216) AFSL No. 232686. AUSCOAL Advisory Services Pty Ltd is wholly owned by the Administrator, which in turn, is wholly owned by ASPL. No commissions are paid to ASPL or the Administrator as a result of this relationship. AUSCOAL Advisory Services Pty Ltd employees are authorised to provide personal financial advice to AUSCOAL Super members.

The financial services provided by AUSCOAL Advisory Services Pty Ltd and its employees are provided under the licence of Genesys Wealth Advisers and not as representatives of ASPL. ASPL is not authorised to provide personal advice and this FSG does not relate to those services.

What services does AUSCOAL Super provide?

Investment of retirement savings

As AUSCOAL Super is a regulated superannuation fund, members generally pay concessional tax on their retirement savings, which are invested and managed by a range of specialists appointed by the Trustee.

Provision of death and disability insurance

AUSCOAL Super provides members with basic and voluntary Death and Terminal Illness and Total and Permanent Disablement insurance cover through an insurance policy taken out by the Trustee.

General advice

Under its current Australian Financial Services Licence (No. 246864), ASPL is licensed to offer general advice on superannuation. Representatives of ASPL, who are employed by the Administrator, can provide general advice on behalf of ASPL about AUSCOAL Super's financial products. General advice does not take into account your individual objectives, financial circumstances or needs.

Personal advice

If you need personal financial advice from a licensed financial adviser, our associated company, AUSCOAL Advisory Services Pty Ltd can help. AUSCOAL Advisory Services financial advisers are salaried employees and are not paid any commissions – they simply recommend what they think is best for you and your future.

AUSCOAL Advisory Services advisers can look at your overall financial position and put in place strategies specifically tailored to your circumstances and needs to help you maximise your wealth over the long term. Your first meeting with an adviser is free. Members with a super account can also get free advice on specific superannuation issues affecting their AUSCOAL Super account. There is a cost for complex superannuation advice, including advice on AUSCOAL Super Account-based Pensions, and advice on general financial issues.

For more information you can contact AUSCOAL Advisory Services on **toll free 1300 AUSCOAL (1300 287 262)**.



Financial Services Guide

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How are we paid

Funding AUSCOAL Super

Fees are deducted from members' account balances in AUSCOAL Super and are collected by the Administrator. These fees are used to cover the costs of AUSCOAL Super's operations. As AUSCOAL Super is a not-for-profit fund, all fees collected are used to operate the fund.

How AUSCOAL Super employees are paid

All employees of ASPL and the Administrator, and AUSCOAL Advisory Services financial advisers, are paid a salary. Employees do not receive any commissions, bonuses or special payment for providing general financial product advice about AUSCOAL Super products. If an ongoing service fee is payable on a product, it is paid to AUSCOAL Advisory Services and used to reduce the overall cost of providing personal financial advice to members.

ASPL does not have a relationship with any other product issuer that could be expected to influence it in providing general financial advice.

No commissions or payments are made for referrals to AUSCOAL Super.

What should you do if you have a concern or complaint?

If you have any concerns or issues about your superannuation account with AUSCOAL Super, please contact an AUSCOAL Service Officer on **toll free 1300 AUSCOAL (1300 287 262)**, who will attempt to resolve your matter promptly.

If, upon investigation, the AUSCOAL Service Officer cannot resolve your concern or issue to your satisfaction, you may lodge a formal complaint in writing addressed to:

Complaints Officer
AUSCOAL Superannuation Fund
PO BOX 246
Warners Bay NSW 2282

If you need help in writing your complaint to adequately express your concerns, an AUSCOAL Service Officer can help you by phone or in person (by appointment only).

The Complaints Officer will formally review your complaint and forward a response within a maximum time frame of 90 days. If your complaint is not resolved to your satisfaction or a response is not received within 90 days, you have the right to pursue your complaint further with the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to resolve complaints by superannuation fund members or their beneficiaries. Please note that the SCT can only consider matters that have already been through AUSCOAL Super's internal complaints process.

The SCT will attempt conciliation between the Trustee and the member or beneficiaries. If the matter is then not resolved, the SCT may make a review decision that is binding on both parties. You can contact the SCT by:

Phone: 1300 780 808
Mail: Locked Mail Bag 3060
GPO Melbourne VIC 3001
Website: www.sct.gov.au

ASPL has arrangements in place to compensate persons who might suffer loss or damage for a breach by it or its representatives of the relevant obligations under the Corporations Act.

The Trustee holds professional indemnity insurance cover that complies with the Corporations Act.

How can I get more information?

The AUSCOAL Super superannuation and pension Product Disclosure Statements (PDSs) explain the details about AUSCOAL Super and will help you decide whether or not to invest with us. For a copy of our PDSs call toll free **1300 AUSCOAL (1300 287 262)** or visit our website at www.auscoalsuper.com.au

Contact AUSCOAL Super

Toll free 1300 AUSCOAL (1300 287 262)

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