



# COMBINED FINANCIAL SERVICES GUIDE

*This combined Financial Services Guide (FSG) has been issued jointly by Australian Meat Industry Superannuation Pty Limited ABN 25 002 981 919, AFSL 238829, as trustee for the Australian Meat Industry Superannuation Trust (ABN 28 342 064 803) and Australian Administration Services Pty Limited ABN 62 003 429 114, a Corporate Authorised Representative of Pacific Custodians Pty Limited AFSL 295142 (Pacific Custodians).*

Australian Food Super (the "Fund") is managed and controlled by Australian Meat Industry Superannuation Pty Limited ABN 25 002 981 919 (the "Trustee") 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 products. (Throughout this document reference to 'we', 'us' or 'our' refers to Australian Food 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). You will receive the relevant Product Disclosure Statement (PDS) when you become a member of Australian Food Super. You can also ask us for a copy of the relevant Insurance or Investment Guide or Fact Sheets issued by the Fund, which set out the main features and benefits of the Fund. These are also available on our website [ausfoodsuper.com.au](http://ausfoodsuper.com.au). This Financial Services Guide (FSG) is for members and employer sponsors of the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund.

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

## Who will be responsible for the financial services given?

Both the Trustee and Pacific Custodians are licensed to provide general financial product advice for superannuation products. 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 services in superannuation.

General financial product advice, if required, will be provided to you by one of our representatives. All contact with our Hotline on 1800 808 614 will be with an Australian Food Super representative.

In all other circumstances the person you are dealing with will identify whom they represent.



## What financial advisory services do we provide?

Representatives of Australian Food Super and AAS only provide general financial product advice specific to superannuation products and in particular for Australian Food Super. 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.

## How will I pay for this service?

AAS provides administration and member enquiry services to Australian Food Super and receives a fee from the Trustee for this service. We do not charge any additional fees or obtain any commissions for the advice provided. The cost of providing general financial product advice 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 Australian Food 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 product advice they may provide.

## Do any relationships or associations exist which might influence the financial services we provide?

### Not Independent

MUFG Retire360 Pty Limited (Retire360) (ABN 36 105 811 836 AFSL 258145) a related body corporate of AAS and Pacific Custodians, has been contracted by the Trustee to provide general financial product advice, and when requested, personal financial product advice to members of Australian Food Super.

Retire360 is not independent as it is paid a fee by Australian Food Super for these services.

AAS, Retire360 and Pacific Custodians are all part of the MUFG Pension & Market Services group of companies. Apart from this, neither Australian Food Super nor AAS has any relationships or associations with any other product issuer that could be expected to influence Australian Food Super or AAS in the provision of the financial services.

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## 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 Australian Food 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 Australian Food Super and AAS, but who did at the time 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 that we or AAS provide, you should contact:

### The Complaints Officer

Australian Food Super  
Locked Bag 5390  
Parramatta NSW 2124  
Phone: 1800 808 614

and your complaint will be directed to the appropriate person. If you are not satisfied with the way your complaint is handled, or with its resolution, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body set up by the Federal Government to assist members or beneficiaries to resolve disputes with financial service providers including superannuation funds.

AFCA may be able to assist you to resolve your complaint, however it is recommended that the matter is referred to Australian Food Super's own complaint handling process so that we may attempt to resolve the matter. If AFCA accepts your complaint it will attempt to resolve the matter through conciliation. This involves assisting the parties to come to a mutual agreement. If conciliation is unsuccessful the complaint will be formally reviewed and AFCA will make a determination. Any determination is binding on all parties, although all parties have the right of appeal through the Federal court.

### You can contact AFCA as follows:

By telephone: 1800 931 678  
By e-mail: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [afca.org.au](http://afca.org.au)  
In Writing: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

## Licence and Contact Details

Australian Meat Industry Superannuation Pty Limited

AFSL 238829  
ABN 25 002 981 919

### Mailing Address:

Locked Bag 5390 Parramatta NSW 2124

### Street Address:

Level 9 33 York Street Sydney NSW 2000  
Telephone: 1800 808 614

Email: [service@ausfoodsuper.com.au](mailto:service@ausfoodsuper.com.au)  
Website: [ausfoodsuper.com.au](http://ausfoodsuper.com.au)

### Australian Administration Services Pty Ltd as a corporate authorised representative of Pacific Custodians:

ABN 62 003 429 114  
ARN: 307946

### AAS Mail Address:

Locked Bag 4085 Parramatta NSW 2124

### Street Address:

Parramatta Square Level 22, Tower 6  
10 Darcy Place Parramatta NSW 2150  
Phone: 02 8571 5000

Email: [aasenquiries@aas.com.au](mailto:aasenquiries@aas.com.au)  
Website: [aas.com.au](http://aas.com.au)

### Pacific Custodians Pty Limited

ABN 66 009 682 866  
AFSL 295142

### Mail/Street Address:

Level 12 680 George Street Sydney NSW 2000  
Phone: (02) 8280 7100



**Member Hotline**  
**1800 808 614**



[ausfoodsuper.com.au](http://ausfoodsuper.com.au)



[service@ausfoodsuper.com.au](mailto:service@ausfoodsuper.com.au)



**Locked Bag 5390**  
**Parramatta NSW 2124**

Australian Food Super products are issued by Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895 AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (the Fund) ABN: 28 342 064 803 Registration No. R1001778. The information in this document is general information only. It does not take into account your particular objectives, financial situation or needs. Before acting on information in this document you should consider the appropriateness of the information having regard to your particular objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances.

The governing rules of the Fund are contained in the Trust Deed, which is available online at [ausfoodsuper.com.au](http://ausfoodsuper.com.au). From time to time the Trustee may alter the provisions of the Trust Deed.