



FINANCIAL SERVICES GUIDE (FSG)

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WHAT IS THIS DOCUMENT ABOUT?

This Financial Services Guide (FSG) is designed to inform you about the products and services we provide and to help assist you in deciding whether to use any of the services offered. The FSG also contains important information about:

- who we are and how you can contact us;
- the financial services we are allowed to provide to you;
- how we are remunerated for these services;
- how we manage your complaints;
- the type of personal information we collect from you and how it is used; and
- details of any potential conflicts of interest.

You should read this document in its entirety before or upon joining the Plan or using any of its products and services.

WHAT SERVICES CAN WE PROVIDE TO YOU?

Authorised Representatives of the Trustee are permitted to provide you with general financial product advice and factual information about superannuation and the Plan, under their authorisation from the Trustee.

General financial product advice does not take into account your individual objectives, financial situation and needs. Advice of this type may include advice commonly given to people in similar circumstances to you, such as people of a similar age in the same income bracket.

Factual information is information of a factual nature that we may provide to you about superannuation and the Plan, which does not constitute financial product advice.

In the event we provide you with general financial product advice that relates to the Plan or select a product, you will also be issued with the current Product Disclosure Statement (PDS). The PDS provides information about the Plan's features, benefits, risks and fees and also contains the relevant forms to allow you to become a member.

WHO IS RESPONSIBLE FOR THE PROVISION OF ANY ADVICE?

WA Local Government Superannuation Plan Pty Ltd (ABN 64 066 797 162, AFSL No. 269006) (Trustee) as trustee of WA Local Government Superannuation.

Plan (ABN 18 159 499 614) (Plan), is responsible for providing the financial services described below. The Trustee holds an Australian Financial Services Licence (AFSL) (Number 269006).

The Trustee has appointed WA Local Financial Services Pty Ltd (ABN 61 118 657 819) trading as Western Financial to provide financial product advice to members of the Plan on its behalf. Western Financial is wholly owned by the Plan and is a corporate Authorised Representative (AR No. 302707) of the Trustee.

This FSG relates to advice provided by Authorised Representatives of the Trustee only and the Trustee has authorised its distribution by us. In some cases, the advice you seek may be advice that is beyond the scope permitted by your adviser's authorisation from the Trustee, in which case you may be given access to an adviser who is also an Authorised Representative of Quadrant First Pty Ltd (ABN 78 102 167 877 / AFSL No. 284443) (Quadrant First) and therefore permitted to provide you with such advice. If this is the case, you will be provided with a separate FSG relating to your Quadrant First adviser.

WILL YOU BE CHARGED A SEPARATE FEE FOR THE PROVISION OF FINANCIAL SERVICES?

We will not charge fees for the provision of general financial product advice or factual information provided by your adviser.

If you are provided with personal financial product advice by an Authorised Representative of Quadrant First you may be charged a fee. That fee will be explained in the separate FSG you are provided and will be explained to you by your adviser at the time.

ARE THERE EXISTING RELATIONSHIPS WHICH MIGHT INFLUENCE THE PROVISION OF FINANCIAL SERVICES TO YOU?

The Plan is a shareholder of the following organisations:

- Members Equity. As a member of the Plan you may be entitled to discounted rates from Members Equity bank. Products from Members Equity are issued by Members Equity and not the Plan. Members Equity will have its own Financial Services Guide.
- Western Financial which is wholly owned by the Plan. The person providing you with advice may also be a member of the Plan.

Western Financial also holds a 25% shareholding in Quadrant First.

HOW DO WE ACCEPT INSTRUCTIONS FROM YOU?

Generally instructions from you will need to be in writing. However, in certain circumstance we may be able to receive instructions via our website, email, fax or phone.

WHAT TYPE OF PERSONAL INFORMATION WILL WE COLLECT FROM YOU?

The type of personal information we request from you may include your contact details, date of birth and details relating to your financial and investment circumstances. As your privacy is important to us, this information will only be used to effectively administer your benefits in the Plan and will not be used or disclosed for any other purpose without your prior consent, except where required by law. If you would like further information about our privacy policy, please refer to the Plan's Privacy Statement at www.walgsp.com.au or call us for a copy.

LIABILITY INSURANCE

Both the WA Local Government Superannuation Plan Pty Ltd and WA Local Financial Services Pty Ltd hold professional indemnity insurance cover that complies with the requirements of the Corporations Act 2001. This includes cover for representatives that have ceased to work for WA Local Government Superannuation Plan and Western Financial for a period of at least one year.

HOW DO WE GET PAID?

Western Financial is paid a fee by the Trustee for the provision of services to the Trustee, such as providing you with advice on the Trustee's behalf.

The Trustee Directors are paid a Director's Allowance. The employees of Western Financial are paid a salary. None of the Trustee Directors or employees of Western Financial receive any commission, bonuses or other benefits in relation to the provision of financial services to you or for the advice provided about superannuation and the Plan.

HOW DO WE MANAGE YOUR COMPLAINTS?

The Plan aims to provide the highest level of service to you at all times. However, if you have a complaint about the services provided to you, you should take the following steps:

1. Contact the Member Services Manager on (08) 9480 3500 or 1300 998 542 (country WA).
2. If your complaint is not satisfactorily resolved within five working days using this method, you can write to:
Complaints Officer:
WA Super
PO Box Z5493
St George's Terrace
Perth WA 6831
3. If you are still not satisfied with the outcome or have not heard from the Complaints Officer within 90 days, you have the right to contact the Superannuation Complaints Tribunal (SCT) on 1300 884 114.

The SCT is an independent body, which was established by the Federal Government to consider superannuation related complaints by existing and former members and their beneficiaries. The SCT's jurisdiction includes an ability to hear complaints in relation to trustee decisions.

You may only approach the SCT if you have first been through the Plan's internal dispute resolution procedure as described above.

You may also have the right to take your complaint to the:
Financial Ombudsman Service (FOS)
GPO Box 3
Melbourne Victoria 3001
Tel: 1300 780 808

FOS is an external dispute resolution scheme that was established to provide advice and assistance to consumers to help them in resolving complaints in relation to the financial service industry, including the provision of financial advice and products.

You may be eligible to take your complaint to FOS if:

- You do not receive a response to your non-SCT complaint within 45 days.
- You are not satisfied with the response received after going through the Plan's internal complaints procedure.

Both the SCT and FOS are a free service to you.