



Issue date: 8 June 2007

SuperRatings Pty Limited ABN 95 100 192 283 AFSL No. 311880

What is a Financial Services Guide?

This document is called a Financial Services Guide, or FSG. Its purpose is to:

- help you to decide whether to use any of the financial services we provide
- inform you of how we are paid
- provide you with details about how we handle complaints

The Services We Provide

SuperRatings is a superannuation research firm that provides information, data and commentary on Australia's major superannuation funds. Our research is purchased by financial institutions and by individuals through our website.

Provision of General Advice only

SuperRatings is authorised to provide general advice about superannuation products as a holder of an Australian Financial Services Licence. Any advice we provide is of a general nature and does not take into account your individual financial situation, objectives or needs. It is not guaranteed to be accurate or complete. Information has been prepared without taking into account your individual financial objectives, situation or needs. Because of this you should, before acting on the information, consider its appropriateness having regard to your own financial objectives, situation and needs and you may wish to obtain personal financial advice on the matter from a financial adviser. Before you make a decision regarding any of the products mentioned in our advice, you should obtain and consider a copy of the relevant Product Disclosure Statement from the product issuer.

How we are paid

Superannuation Funds do not pay any fee to have their funds rated by us. Superannuation Funds who use our logo and rating in their own advertising material pay a licence fee to do so. We do not receive any commissions, licence fees or other incentive style benefits from any financial product issuers. SuperRatings income is derived primarily through the sale of our research and/or intellectual property to both institutions and individuals. SuperRatings' employees are paid a salary and do not receive any commissions or other form of remuneration from any financial service product issuer.

Associations

SuperRatings is majority owned (over 70%) by its founder and Managing Director, Jeff Bresnahan, either directly or through associated entities. The balance of the company is owned by staff and friends of the founder. We do not have any equity relationship or debt facilities with any financial product issuers, nor do we represent any financial product issuers.

How we handle complaints

If you have any complaints about the services provided by us please contact our Compliance Officer who can be contacted through the details provided below. Under our internal complaints handling system we will acknowledge your complaint within 3 days of receipt. We try to resolve complaints as soon as possible and at the latest will provide you with a decision within 45 days of receipt of your complaint. If you are dissatisfied with the outcome of our internal complaints process, we will refer you to the Banking & Financial Services Ombudsman on 1300 780 808. Further information on the BFSO can be obtained from their website – www.bfso.org.au

CONTACTING SUPERRATINGS

Contact details for SuperRatings are as follows: Address: Level 3, 275 George Street, Sydney NSW 2000 Phone: 02 9299 5300 Fax: 02 9299 5966 E-mail: jasonc@superratings.com.au Website: www.superratings.com.au