

Combined Financial Services Guide

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Issued by: Tasplan Ltd
ABN 13 009 563 062 AFSL 235391

and



Australian Administration Services Pty Limited
ABN 62 003 429 114
Corporate Authorised Representative of Pacific Custodians Pty Limited
(ABN 66 009 682 866, AFSL 295 142) (Pacific Custodians)

About this Guide

This Combined Financial Services Guide ("FSG") has been prepared and authorised by Tasplan Ltd (the "Trustee") and by Australian Administration Services Pty Ltd ("AAS") as a Corporate Authorised Representative of Pacific Custodians Pty Limited ("Pacific Custodians").

The purpose of this Financial Services Guide is to help you decide whether to use the services offered by Tasplan Ltd or Australian Administration Services Pty Ltd. This FSG will provide you with information about the Trustee's and AAS's financial services, how the Trustee's and AAS's representatives are remunerated in relation to the provision of financial services and how complaints against the Trustee and AAS are dealt with.

This FSG has been prepared without taking into account any one person's objectives, financial situation or needs. Before acting on any of the information contained in this FSG, you should consider seeking professional advice.

If you need more information or clarification of any matter raised in this document, please contact either the Trustee or AAS. You can also ask for a copy of the Product Disclosure Statement ("PDS") issued by Tasplan Ltd, which sets out the main features and benefits of Tasplan Super (the "Fund").

This FSG is for members and employers participating in the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund.

The issue of this FSG by AAS has been authorised by its authorising licensee, Pacific Custodians.

About Getting Financial Product Advice

Before you get Financial Product Advice

Who are Tasplan Ltd and Australian Administration Services Pty Limited?

Tasplan Ltd ("Trustee") is the trustee company, which manages and controls Tasplan Super.

AAS is part of the Link Group and provides member and employer administration and advisory services in superannuation and other employment related areas. AAS has been authorised by Pacific Custodians to provide these superannuation services on its behalf. Pacific Custodians is a wholly-owned subsidiary of Link Market Services Limited (Link), and a member of the Link Group of Companies (Link Group). Pacific Custodians also is authorised under its Australian Financial Services Licence (AFSL) to provide certain services in relation to superannuation (dealing in superannuation products and general financial product advice – superannuation services).

The Trustee has contracted with AAS, to provide member and employer administration and advisory services in relation to the Fund.

These services may involve providing general financial product advice about superannuation products.

What financial advisory services do the Trustee and AAS provide?

The Trustee is authorised under its AFSL to deal and provide general financial product advice for superannuation products and for deposit and payment products (limited to basic deposit products).

More specifically, the Trustee and its Representatives may provide

general financial product advice about Tasplan Super and the ME Bank (limited to basic deposit products).

AAS, as a Corporate Authorised Representative of Pacific Custodians is authorised to deal and provide general financial product advice in respect of superannuation products. The Trustee and AAS are not authorised to provide personal financial product advice.

Who will be responsible for the provision of financial services?

Either the Trustee or AAS will be responsible for the financial services provided to you. Pacific Custodians also will be responsible for any superannuation services provided by AAS in its capacity as a Corporate Authorised Representative of Pacific Custodians. Whenever such advice is provided it will be from a representative of Pacific Custodians.

Members will be provided with written material and access to the Fund's website. Some of that material may contain general financial product advice about superannuation. Any general financial product advice provided on the Fund's website will be provided under the Trustee's AFSL.

Written material, including answers to written enquiries, will be provided by either the Trustee or AAS who will indicate who is responsible for any financial product advice given.

All contact with the telephone enquiry service on 1800 005 166 will be with a AAS representative (and any general financial product advice will be provided under AAS's AFSL). However, members may use the Contact Centre to contact a Representative of the Trustee.

If you call 1800 005 166 and are put in contact with a licensed adviser,

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any financial services provided by the adviser (e.g. personal financial product advice) will be under the AFS Licence of Industry Fund Services Pty Ltd (AFSL no. 232514). For further information see the headings "Do any relationships or associations exist which might influence the financial services the Trustee or AAS provides?" and "After You Get Financial Product Advice" below.

In all other circumstances, the person you are dealing with will identify whether they are a Representative of the Trustee or AAS when providing you with financial services.

Will you pay any additional fees for the financial services on offer?

No. The cost of the Trustee or AAS providing you with general financial product advice is included in the fees charged for membership of the Fund. Neither the Trustee nor AAS charge any additional fees or obtain any commissions for any financial product advice provided. Details of fees charged for membership of the Fund can be found in the Tasplan Super PDS.

The Trustee pays AAS ongoing fees for providing member and employer administration services in accordance with a written agreement between the Trustee and AAS. These fees are met by the Fund and membership fees are applied to meet overall costs of running and managing the Fund (including fees paid to AAS).

How are Representatives paid?

Representatives employed by either AAS or the Trustee are paid a salary and may receive a performance-related bonus. No commissions or fees are paid either to Representatives of the Trustee or AAS or to third parties for any general financial product advice provided.

Do any relationships or associations exist which might influence the financial services the Trustee or AAS provides?

Tasplan Limited is a shareholder of ME Bank (The Super Funds Bank), who owns Industry Fund Services Pty Ltd (AFSL no.232514), the provider of financial planning services to Tasplan members, trading under the name of Industry Fund Financial Planning (IFFP). IFFP are paid a fee for this service by the Trustee.

Other than this relationship, neither the Trustee, nor AAS has any relationships or associations with any other product issuer or organisations that could be expected to influence the provision of financial services.

After You Get Financial Product Advice

Will the Trustee or AAS provide financial product advice that is tailored to any one individual?

At no time will the Trustee or AAS take into account your particular financial needs, circumstances or objectives in any of the advice you may be provided, and all advice will be of a general nature only. The Trustee has arranged for members to have access to a financial planning provider. If you would like access to the financial planning provider please call 1800 005 166 and ask to be put in contact with one of their licensed advisers.

How can you provide instructions to us?

You can give instructions by contacting either the Trustee or AAS. In some circumstances you will need to fill out a form before the Trustee or AAS can act on your instructions, in which case you will be told what forms you need to fill out and how you can obtain them.

Compensation Arrangements

The Trustee and Pacific Custodians each have 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 Tasplan or its representatives. This arrangement satisfies the requirements of section 912B and covers claims arising from

the conduct of representatives/employees who no longer work for Tasplan, but who did at the time of the relevant conduct.

If you have a complaint

Who should you contact if you have a complaint about the financial services provided by the Trustee or AAS?

If you have a complaint you should contact:

The Complaints Officer

Tasplan Super

GPO Box 1547

HOBART TAS 7000

Telephone: 1800 005 166

Your complaint will be directed to the appropriate person at either the Trustee or AAS. The Trustee aims to resolve all complaints within 90 days of receipt. You will be provided with a written response. If you are not satisfied with the way your complaint is handled, or with its resolution, you can contact one of the following external complaints bodies:

Superannuation Complaints Tribunal ("SCT"). The SCT is an independent body set up by the Federal Government to resolve certain superannuation complaints. To find out whether the SCT can handle your complaint contact them at:

Superannuation Complaints Tribunal

Locked Bag 3060, Melbourne VIC 3001

Telephone: 1300 884 114

www.sct.gov.au

If your complaint is outside the jurisdiction of the SCT or you are not satisfied with the response provided by the internal complaints process, you may have the right to take your complaint to the Financial Ombudsman Service ("FOS").

Financial Ombudsman Service

GPO Box 3, Melbourne VIC 3001

Telephone: 1300 780 808

www.fos.org.au

Contact Details

Tasplan Ltd ("Trustee")

By Mail

GPO Box 1547

Hobart TAS 7001

Telephone

1800 005 166

Email

info@tasplan.com.au

In Person

Level 4, Reserve Bank Building

111 Macquarie Street Hobart TAS 7000

Facsimile

1300 737 736

Internet

www.tasplan.com.au

Australian Administration Services Pty Limited ("AAS")

By Mail

GPO Box 1547

Hobart TAS 7001

Telephone

02 85715000

Email

aasenquiries@aas.com.au

In Person

1A Homebush Bay Drive

Rhodes NSW 2138

Facsimile

02 8571 5555

Internet

www.aas.com.au

Pacific Custodians Pty Limited ("Pacific Custodians")

By Mail

Locked Bag A14

SYDNEY SOUTH

NSW 1235

Telephone

02 8280 7100

In Person

Level 12

680 George Street

Sydney NSW 2000

Facsimile

02 9287 0302

The Trustee and AAS welcome your enquiries

Contact us on Freecall 1800 0056 166