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Purpose of this Financial Services Guide

This Financial Services Guide is designed to assist you in deciding whether to use any of the services referred to in the Guide, and is provided to inform you about:

- > who is the providing entity offering financial services
- > who is the authorised licensee
- > how the authorised licensee, ComSuper and authorised representatives can be contacted
- > the services the licensee is authorised to provide
- > how those services will be delivered
- > remuneration arrangements
- > insurance arrangements
- > arrangements with third parties; and
- > internal and external dispute resolution procedures, and how you can access them.

Who is the providing entity?

The providing entity offering the financial services referred to in this Financial Services Guide is an authorised representative of ARIA, who is an employee of Commonwealth Superannuation Administration (ComSuper) ABN: 77 310 752 950. ComSuper is an Australian

Government entity and the scheme administrator used by ARIA. The authorised representative may also be authorised by other licensees. This Financial Services Guide only covers the services provided by ARIA.

Authorised representatives are trained to provide general financial advice in accordance with the standards set out in the Australian Securities and Investments Commission's Regulatory Guide Number 146.

Who is the authorising licensee?

The providing entity is authorised by the following licensee*:

ARIA

ARIA is established under the *Superannuation Act 1990*.

The products issued are the Commonwealth Superannuation Scheme (CSS), the Public Sector Superannuation Scheme (PSS) and the PSS accumulation plan (PSSap).

Contact details:

GPO Box 1907
Canberra City ACT 2601
Telephone 02 6263 6999
Fax 02 6263 6900
Web: www.aria.gov.au

*The providing entity may be also authorised by the MSB Board (AFSL 238395).

What financial product advice can ARIA (and its authorised representatives) provide?

ARIA is only licensed to provide general financial product advice with respect to the products ARIA issues. General financial product advice means we have not considered any of your objectives, your financial situation or your needs. You should consider any advice in this document in light of your personal objectives, financial situation or needs before acting on it. You may wish to consult a licensed financial planner to do this.

In providing its authorised services, whether directly or through its authorised representatives, ARIA is acting for itself.

Provision of Product Disclosure Statement

If you can choose whether or not to join one of the schemes managed by ARIA, you should obtain a Product Disclosure Statement for that scheme. The Product Disclosure Statement will give you information so that you can make an informed decision about whether or not to join.

Remuneration

Neither ARIA, employees of ARIA nor ComSuper staff receive any remuneration as a consequence of, or which is attributable to, any advice provided to you. ARIA's Trustees are remunerated by way of allowances set by the Remuneration Tribunal. ARIA's employees, including the authorised representatives of ARIA and ComSuper staff, are paid an annual salary. While

they may be paid a bonus, that is not related in any way to advice provided about the schemes.

ComSuper generally does not charge fees to scheme members for advice or in relation to its administration of the schemes. An exception to this is a flat fee charged for the preparation of a response to a request for superannuation information made in accordance with the Family Law legislation.

ComSuper receives payments from each employing agency to cover the costs of administration of the schemes. These payments are flat fees per member. Payments may vary by member type (for example, contributing member, preserved member, pensioner). ComSuper may receive payment for specific functions such as processing a benefit.

Neither ARIA nor ComSuper pay any fees or commissions to any third parties related to the advice provided with respect to the schemes.

Insurance arrangements

ARIA has professional indemnity insurance and other arrangements in place to cover any breach of its Australian Financial Services licence, whether by ARIA or its authorised representatives and employees. These arrangements cover losses sustained as a result of work done for ARIA by its authorised representatives and employees even after they cease to work for ARIA.

What to do if you have a complaint

ARIA has established formal procedures for dealing with members' complaints. The Complaints Officer is responsible for ensuring that these matters are dealt with within 90 days.

If you have a complaint about any of our or ComSuper's services, you can contact ComSuper or ARIA and tell us about your complaint.

If you wish to lodge a formal complaint about services directly provided by ARIA or through its authorised representatives, please contact the Complaints Officer on 02 6272 9081 or address written complaints to:

The Complaints Officer
PO Box 22
BELCONNEN ACT 2616

If your complaint is not resolved to your satisfaction you may have the right to refer the matter to the Superannuation Complaints Tribunal. They can be contacted on 1300 884 114. Their mail address is:

Locked Bag 3060
MELBOURNE VIC 3001
Telephone 1300 884 114
Fax: 03 8663 5588

Any further queries

If you have any further questions about the services ARIA, through its authorised representatives, can provide, please contact a Customer Service Representative on:

CSS: 1300 000 277
PSS: 1300 000 377
PSSap: 1300 725 171

Distribution of this Financial Services Guide has been authorised by ARIA.

This Financial Services Guide is dated the nineteenth day of November 2009.