



Financial Services Guide

Our advice is all about superannuation as it affects employers and their employees, trustees and their members and policy committees. Before we carry out work on your behalf you have the right to ask us about our charges, the type of advice we will give you and what you can do if you have a complaint about our services.

This **Financial Services Guide (FSG)** dated 1 March 2008 is to inform you of certain basic matters relating to our relationship prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest and details of our internal and external dispute resolution procedures and how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described below. You should be particularly aware of the services we provide to wholesale clients, employer clients and other retail clients as described below.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Key information is set out in answer to the questions below.

What you need to know *before* you get our advice

Who is my adviser?

Your adviser is a Representative of Northbridge Financial Consulting Pty Ltd ("NFC"), ABN 80 105 149 059. The details about your individual adviser are included in the attached *Adviser Profile*.

Who is responsible for the advice given to me?

NFC holds an Australian Financial Service Licence No. 238851 issued by the Australian Securities & Investments Commission and is responsible for the advice you receive.

The Representatives of NFC have been advising on superannuation matters for many years. Your NFC adviser is authorised by NFC to act on its behalf.

NFC was formed in June 2003 and its directors, David Lewis and Brendan Paddison, have been providing a range of professional services to superannuation funds and their members for many years.

All advice provided by your adviser on behalf of NFC is supported by research conducted by NFC.

What kinds of financial services are you authorised to provide me and what kinds of products do these services relate to?

NFC and your Adviser are authorised to provide personal and general advice and to deal on behalf of



both retail and wholesale clients.

We are authorised to advise on and deal (apply for, acquire or dispose of financial products on behalf of another) in the following areas:

- Superannuation including Corporate Superannuation products; and
- Life products limited to life risk insurance products and any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds.

We also provide actuarial advice (which may or may not be financial product advice, depending on the circumstances).

Your adviser will explain the range of products he can advise on.

There are many businesses which provide corporate superannuation services under a master trust structure. Also the target client for these products will be different (e.g. categorised by assets under management, number of employees, average account size, sophistication of member and employer services provided, etc).. It is difficult to undertake full research on every operator and its products in this market. The products we include in our advice to you will have been researched specifically for you or have been subject of recent research for another client. If you ask for advice about a particular product we will fully research that product as part of the work we do prior to giving you advice.

How will I pay for the service?

We will charge for our services in two ways:

1. Before commencing a project for your adviser will provide you with a Letter of Engagement setting out the objectives of the project, the time to completion and the fee range for the task. If circumstances arise during the course of the work which could be expected to increase the cost then we will discuss this matter with you and agree a revised fee basis.
2. For smaller or urgent projects we may simply bill you on completion or provide a verbal indication of the fee before commencing the work, if you ask us.

All time and services are documented and invoiced for you to check. Fees for services may be tax deductible.

Full details of fees payable will be detailed with the Statement of Advice (or in a Letter of Engagement as stated above) if you obtain personal advice from your adviser.

Do any relationships or associations exist which might influence my adviser in providing me with the financial services?

In providing advice to you should be aware of the following matters which you may consider could influence us in our work for you.

- The directors of NFC have a significant interest in Northbridge Administration Services Pty Ltd ("NAS"). This company provides recruitment services to its clients, including many financial institutions whose products could be included in recommendations made by NFC.
- The directors of NFC have a significant interest in Northbridge Financial Solutions Pty Ltd ("NFS"), a company which provides advice on superannuation issues including financial product advice to corporates, policy committees and their employees arising in particular as a result of participation and membership of master trusts. NFS may receive payments including commissions from the master trust providers.
- The directors may have other interests which could be considered to influence their advice. If this is the case these interests will be disclosed to you in writing before you agree to use our services.



Do you receive remuneration, commission, fees or other benefits in relation to providing financial services to me and how is that calculated?

As explained above we do not take commissions for the services provided. Your adviser is paid a salary or is paid a fee for the work done for NFC and is entitled to receive a share of the profits of NFC.

Your Statement of Advice or Letter of Engagement will detail the amount of any fees and other benefits NFC and your adviser will receive, as well as any conflicts of interest that may arise, as a result of the recommendations. If another party has referred you to us, it will also outline the exact amount, if any, paid to that party.

What you need to know *when* you get our Advice

Will you give me advice which is suitable to my investment needs and financial circumstances?

If you are a wholesale client e.g. a trustee of a superannuation fund, or an employer (retail) client we need to find out your individual investment objectives, financial situation and needs before we recommend any product or services to you. In general, we only recommend a product to you after considering its suitability for your individual needs, objectives and financial circumstances. However, if you so instruct, we will provide you with general advice or reports on products or simply execute transactions on your behalf. In these cases it is up to you to consider whether those products are suitable for your own needs, objectives and financial circumstances.

For other retail clients e.g. members of a superannuation fund, we will only provide you with general advice or reports on products or simply execute transactions on your behalf. Again it is up to you to consider whether those products are suitable for your own needs, objectives and financial circumstances.

You have the right not to divulge information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read these warnings carefully.

What should I know about any risks of the investments or investment strategies you recommend to me?

As a wholesale client or an employer client it is important that you understand and accept the various risks contained in any investment or investment strategies, which we recommend to you. We will explain any significant risks of investments and strategies, which we recommend to you. If these are still not clear to you, you should ask us for further explanation. For other retail clients we will only provide general advice in this area.

What information do you maintain in my file and can I examine my file?

For wholesale clients and employer clients we maintain records of your personal profile, which includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. For other retail clients we do not maintain files as we only provide general financial product advice.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available for your information on the NFC website www.northbridgeadmin.com.au or by request.

Can I tell you how I wish to instruct you to buy or sell my investment?

You may specify how you would like to give us instructions. For example by telephone, fax, email or by other means. This initial advice should be in writing.



If you have any complaints

Who can I complain to if I have a complaint about the advisory service?

If you have any complaint about the service provided to you, you should take the following steps:

1. Contact your adviser about your complaint. Telephone (02) 9929 2700, Fax (02) 9929 3800.
2. If you feel that your complaint is not satisfactorily resolved then please put your complaint in writing and send it to:

Northbridge Financial Consulting Pty Ltd
Attn: Complaints Manager
PO Box 193
NORTHBRIDGE NSW 2063.

NFC will try to resolve your complaint quickly and fairly.

3. If the issue remains unresolved, you can contact the Financial Industry Complaints Service (FICS) on 03 9629 7050 or Freecall 1800 335 405 or in writing at:

PO Box 579 Collins Street West, Melbourne VIC 8007 Toll free for consumers 1300 780808 or fics@fics.asn.au.

4. Finally, the Australian Securities and Investment Commission (ASIC) also has an info line on 1300 300 630 which is available to discuss any issues and obtain information about investors' rights.
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Privacy Issues

NFC is committed to protecting your privacy and abides by the National Privacy Principles established under the Privacy Amendment (Private Sector) Act, 2001. A complete copy of NFC's Private Policy and a summary of the National Privacy Principles is available upon request or on NFC's website.

The Corporations Act and Australian Securities and Investment Commission regulations require us to obtain and hold detailed information that personally identifies you and/or contains information or an opinion about you in order to provide you with appropriate financial advice. We will only collect, maintain and use this information if it is necessary for us to provide to you appropriate financial advice.

Failure to provide the personal information referred to above may expose you to higher risks in respect of the recommendations made to you and may affect the adequacy or appropriateness of advice we give to you. We may disclose your Personal Information to superannuation funds, product issuers, and insurance providers for the purpose of implementing recommendations made by us. Under the privacy rules if you wish to examine your file your adviser can make arrangements upon your request.