

FINANCIAL SERVICES GUIDE

The purpose of this Financial Services Guide is to provide information about our services and how our representatives are remunerated. It is designed to assist you in deciding whether to use any of the services offered. If you need more information or clarification of any matter raised in this document please ask us. You can also obtain a copy of the relevant Product Disclosure Statement (PDS), which sets out the main services, features, costs and benefits of HESTA Super Fund products by calling 1800 813 327 or at www.hesta.com.au. This will generally be provided to you prior to acquiring an interest in the Fund. If advice provided to you relates to the acquisition of a financial product other than a HESTA Super Fund product, then you should obtain and read the PDS relating to that product before making a decision to acquire it.

1. Before you get our advice

Who is my Representative? Carole Menere is your Representative and an employee of H.E.S.T. Australia Ltd.

Who will be responsible for the advice given to me? Your Representative will be acting on behalf of H.E.S.T. Australia Ltd, the entity which is responsible for the advice provided to you. H.E.S.T. Australia Ltd is the trustee of the Health Employees Superannuation Trust Australia (HESTA Super Fund) ABN 64 971 749 321, in which the products HESTA Super and HESTA Super Income Stream are issued. H.E.S.T. Australia Ltd holds an Australian Financial Services Licence under the Corporations Act and has liability in respect of services provided by its representatives. H.E.S.T. Australia Ltd holds Professional Indemnity Insurance cover in accordance with the requirements of the Corporations Act. The policy also covers claims (subject to policy terms and conditions) arising from the conduct of representatives who no longer work for H.E.S.T. Australia Ltd but did at the time of the relevant conduct.

What financial services are available to me? Your Representative may provide general financial product advice on superannuation, managed investments, basic deposit products and general insurance products including:

- HESTA Super
- HESTA Super Income Stream;
- AUSfund;
- ME Investment Funds;
- ME Bank; and
- Super Members Health Plan.

How will I pay for the service? The cost of providing general financial product advice is included in the fees charged for HESTA Super Fund products. H.E.S.T. Australia Ltd does not charge any additional fees or obtain any commissions for the advice provided.

How much commission/fee does my Representative receive? Your Representative is an employee of H.E.S.T. Australia Ltd and gets paid a salary. She does not receive commissions, fees or bonuses for the services provided to you.

Do any relationships or associations exist which might influence HESTA in providing me with the financial services? H.E.S.T. Australia Ltd holds shares (but does not hold a controlling interest) in Industry Super Holdings Pty Ltd (ABN 71 119 748 060), which owns the following organisations:

- Industry Fund Services Pty Limited (IFS);
- Members Equity Bank Pty Ltd;
- Super Members Investments Limited; and
- Superpartners Pty Ltd

If H.E.S.T. Australia Ltd engages any of these organisations to provide services on its behalf then this is done on the same contractual basis as it would engage any other service provider.

H.E.S.T. Australia Ltd does not receive commissions from these or any other organisations nor does it pay commissions to third parties. It may hold arms length investments in other companies, such as banks and insurance companies that issue financial products. Other than these, H.E.S.T. Australia Ltd does not have any relationships or association with any other product issuer that could be expected to influence the provision of financial services.

2. When you get our advice

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

No, the financial product advice which I provide to you is of a general nature. It has been prepared without taking into account your particular financial needs, circumstances or objectives. Therefore, you should assess your own financial situation before making an investment decision based on the advice and read the relevant PDS. You may wish to consult an adviser when doing this. If you require referral to a licensed financial adviser please call 1800 813 327.

3. If you have a Complaint

Who should I contact if I have a complaint about the financial service provided?

H.E.S.T. Australia Ltd is committed to handling any complaints promptly and fairly. Any complaints will be managed in strictest confidence.

If you have a complaint you can:

1. Raise the issue with your Representative.
2. If you would prefer not to discuss the complaint with your Representative, or your concern is not satisfactorily resolved, please direct your complaint to:

Anne-Marie Corboy
Chief Executive Officer
H.E.S.T. Australia Ltd
PO Box 615
Carlton South VIC 3053
Tel: (03) 8660 1600

3. If you are not satisfied with our internal complaints resolution procedures or the matter is not resolved satisfactorily within 90 days, you may have the right to take your complaint to the following independent resolution body:

Superannuation Complaints Tribunal (SCT)
Locked Mail Bag 3060
GPO Melbourne VIC 3001
Tel: 1300 780 808
Website: www.sct.gov.au
This service is provided to you free of charge.

4. If your complaint is outside the jurisdiction of the SCT and relates to advice given on a non-superannuation product, you may have the right to take your complaint to the following alternate independent resolution body:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Tel: 1300 780 808.
Website: www.fos.org.au
This service is provided to you free of charge.

You may be eligible to take your complaint to FOS if you do not receive a response to your complaint within 45 days or are not satisfied with the response provided after going through HESTA's internal complaints process.

The Australian Securities and Investment Commission (ASIC) has an Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.