



This Financial Services Guide (FSG) is designed to assist you to understand the services you will receive from Q Invest.

This is a guide to our relationship with you and others which includes:

- > The services we offer;
- > How we are paid; and
- > Our complaints resolution process and how you can access it.

PRIVACY

The privacy of your personal information is important to us. This includes personal data, health information, and details of your personal goals, financial situation and any recommendations that we make to you.

We only provide this information to third party suppliers such as mailing houses, information technology support and email suppliers or expert consultants to assist us in the course of doing business or improve or promote our business systems, products and services. We will not provide your personal information to any other third parties without your consent or unless we are compelled by law.

Our Privacy Policy ensures the confidentiality and security of your personal and/or health information. You can obtain a copy of our privacy statement at www.qinvest.com.au or by requesting it from us.

To assist in protecting your financial information, you should not provide or share your account details, user names or passwords with anyone. If you become concerned about any suspicious activity relating to your investments or insurances, please contact us immediately.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.



Financial Planners
Public Sector Specialists

COMPLAINTS

At Q Invest we acknowledge the importance of providing exceptional customer service to our clients.

If you have a complaint you should contact us in the first instance either by phone or in writing.

Our contact details are:
The Complaints Officer
Phone: 1800 643 893
Address: PO Box 15318
City East Q 4002
Email: info@qinvest.com.au

We will attempt to resolve the issue within the shortest possible time and, unless agreed otherwise, will generally make a determination within 45 business days.

If you are not satisfied with our response you can contact the Financial Ombudsman Service ("FOS"), an independent complaints resolutions organisation of which we are a member. FOS' contact details are:
Phone: 1 300 780 808
Facsimile: (03) 9613 6399
Mail: GPO Box 3,
Melbourne VIC 3001
Website: www.fos.org.au
Email: info@fos.org.au

YOUR FEEDBACK

We welcome the opportunity to hear how we are going, services we are delivering well and areas where we can improve.

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Financial Planners
Public Sector Specialists

Financial Services Guide

A guide to our relationship with you and others



This document should be kept and referred to when you have future dealings with us. It represents the beginning of your relationship with us.

The financial services referred to in this document are offered by Q Invest Limited ABN 35 063 511 580
Holder of Australian Financial Services Licence 238274

ABOUT Q INVEST

Q Invest is owned by the QSuper Board of Trustees ("QSuper").

ABOUT OUR AUSTRALIAN FINANCIAL SERVICES LICENCE NUMBER 238274

Under this licence, Q Invest and our Advisers are authorised to provide advice and deal on your behalf in relation to:

- Basic and non-basic deposit and payment products;
- Government debentures, stocks and bonds;
- Investment life insurance products;
- Life insurance products;
- Managed investment schemes;
- Retirement savings accounts;
- Securities;
- Superannuation; and
- Standard margin lending facilities.

Q Invest is responsible for the provision of the above advice services and the distribution of this document.

We do not provide advice in relation to:

- Stock selection;
- Direct property;
- Share placement; or
- General insurance products.

ABOUT OUR ADVISERS

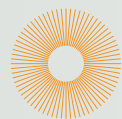
Our Advisers act on behalf of Q Invest.

We have two types of Advisers, those who are:

- employees of Q Invest; and
- authorised representatives who are employed by other organisations.

Our employees and authorised representatives receive a salary from their employers. They do not receive personal payments or commissions for the recommendation or sale of any products. If they are eligible to receive any bonus, payment is based on the achievement of pre-determined business objectives, which focus primarily on client service standards, business revenue and individual performance.

Personal financial advice



When we give you personal financial advice we take into account your financial situation and future needs and give you a *Statement of Advice ("SoA")* — this is *your financial plan*.

We will always tell you about:

- Any fees and commissions that will be paid in actual dollar amounts;
- Any associations we have with other parties which may influence the advice we give you; and
- Any limitations on the advice we give you.

Where subsequent advice is provided in relation to your SoA and your circumstances have not changed, we may not provide a further SoA.

However, you can request from us a copy of a Record of Advice, at, or after, the time that subsequent advice is given.

When we recommend a particular financial product, we will provide you with a Product Disclosure Statement to assist you make an informed decision.

WHAT INFORMATION SHOULD YOU PROVIDE TO RECEIVE PERSONAL ADVICE?

It is important that you provide us with as much information about your financial and personal circumstances as possible. When you provide complete and accurate information we can provide you with advice that is both timely and appropriate to your needs, objectives and financial situation. One of the most important ways we get to know you is through documents like our Lifestyle Questionnaire.

If you have any special instructions that you would like to give us, you can do this by telephone, fax or email.

You should also read documentation we provide you to ensure that the advice provided is consistent with your personal circumstances.

FEES AND CHARGES

At Q Invest we prefer a fee for service approach to financial planning, to ensure that you only pay for the advice you need.

At Q Invest:

- You pay a fee for our services;
- There are no hidden charges;
- Our Advisers are not paid commission;
- We do not accept rewards or inducements such as holidays or gifts from product issuers; and
- We keep our costs low.

The fee you will be charged is based upon your individual circumstances and your Adviser's assessment of the complexity and time involved in providing advice.

You will always be informed of the likely fees prior to committing yourself to any action. Details of the actual amounts will also be shown in your SoA. You can request more information about our fees and charges at any time.

QSuper pays us a fee for the provision of advice to its members about their superannuation, retirement income and insurance benefits in the Fund.

WHAT COMMISSIONS, OTHER PAYMENTS OR BENEFITS MAY WE RECEIVE?

We may be paid commission by product issuers. However, under our fee for service approach, our intention is to reduce and/or rebate to you, initial and ongoing commissions when you purchase a product as a result of our advice. When a product issuer does not make this possible, we will retain commission payments and inform you of the amount.

Where you have been referred to us by someone else or we refer you to someone else, we do not receive or pay any referral fee. However, some administration costs may apply.

Full details of all payments we might receive will be explained to you at your interview.