

Financial Services Guide

2 July 2008

A guide to our relationship with you and others

The financial services referred to in this guide are offered by:

Super Promoters Pty Limited

Australian Financial Services Licence No 273321

ABN: 92 662 657 912

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This guide contains important information about:

- the services we offer you
- how we are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them

When we give you personal financial advice you will be provided with a written *Statement of Advice*. To make sure that that advice is appropriate to you we must make reasonable enquiries about your current financial situation and future needs.

In the Statement of Advice we will tell you about:

- our fees and commissions
- any associations we have with Financial Product Issuers or other parties which may have influenced the advice we give you.

We will only be recommending one Financial Product to you, ie the Bookmakers Superannuation Fund. We will provide information about this particular Financial Product—a *Product Disclosure Statement*—to help you make an informed decision about the Financial Product.

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Who is my adviser?

Your [Adviser](#) is Super Promoters Pty Limited ([SP](#)).

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

Who is responsible for the financial services provided?

[SP](#) is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG). Super Promoters Pty Limited ABN 92 662 657 912 is an Australian Financial Services Licensee, no: 273321.

Do you have any relationships or associations with Financial Product issuer?

SP is the Promoter of the Bookmakers Superannuation Fund which is issued by Equity Trustees Limited.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

SP is authorised to provide [financial product advice](#) in:

- superannuation
- life risk insurance products

SP is also authorised to Deal in these products.

What information should I provide to receive personalised advice?

You need to provide us with a list of your personal objectives, details of your current financial situation and any relevant information, so that we can offer you the most appropriate advice possible.

You have the right not to tell us, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the *Statement of Advice* carefully before making any decision relating to a Financial product/s.

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

We maintain a record of your personal profile including details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file please ask us. We will make arrangements for you to do so.

How can I give you instructions about my Financial Product/s?

You may tell us how you would like to give us instructions. For example by telephone, fax or other means such as e-mail.

If we provide you with execution related telephone advice, you may request a record of the execution related telephone advice, at that time or up to 90 days after providing the advice.

How will I pay for the services provided?

You do not pay us directly. We receive a fee from the Bookmakers Superannuation Fund to promote the Fund.

If we give you a *Statement of Advice* it will show details of our fees and any payments made to us by a Financial Product issuer/s.

How are any commissions, fees or other benefits calculated for providing the financial services?

We receive a fee from the Bookmakers Superannuation Fund. Details of this fee are contained in the *Product Disclosure Statement* for the Bookmakers Superannuation Fund.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*. We will give you this *Statement of Advice*, before we proceed to act on your instructions.

We will tell you in writing in the *Statement of Advice* what fees we may charge you, when you have to pay, and what payments we may receive from the Financial Product issuer/s. A copy of our Commission/Fee Schedule is attached to this FSG for your information.

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Will anyone be paid for referring me to you?

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you in the *Statement of Advice* who will receive that fee or commission and the amount they will receive.

What should I do if I have a complaint?

If you have any complaints about the service provided to you, you should take the following steps.

1. Telephone SP and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 45 days, please put your complaint in writing to [Peter Hayes-Williams](#) and send it to us at SP's address, noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to [Financial Industry Ombudsman Service](#). They can be contacted on [1300 780 808](#) or you can write to them at GPO Box 3, Melbourne Victoria 3001.

Email: info@fos.org.au

Professional Indemnity Insurance

Super Promoters has Professional Indemnity Insurance in place to cover us for the financial services that we provide. We understand that it is adequate to meet our requirements as a financial services licensee. The policy includes coverage for claims in relation to the conduct of representatives/employees who no longer work for us (but did at the time of the relevant conduct).

If you have any further questions about the financial services Super Promoters Pty Limited provides, please contact [Peter Hayes-Williams](#) on 1300 880736.

Retain this document for your reference and any future dealings with SP.

Fees and Commissions paid to Super Promoters Pty Limited

<i>Promoters Fee</i>	An annual fee of 0.615% (incl. GST) of the assets of the Bookmakers Superannuation Fund is paid to SP.
<i>Example</i>	If your account balance in the Bookmakers Superannuation Fund is \$100,000 then SP will receive \$615 as a fee from the Fund in that year.

Privacy Statement

Your right to privacy has always been important to us. This document explains why we collect your personal information and how we may use or disclose that information.

We collect information about you to provide superannuation and insurance products and services to you. We usually collect personal information such as name, age, contact details, payment details, occupation, family and medical history and employment information. The full details of the types of personal information we collect can be found in the questions we ask and/or in the forms we ask you to complete.

In some situations we may collect your personal information from a third party such as your employer, your accountant or a medical practitioner.

If you do not provide information sought by us from time to time, it may affect our ability to provide you with and administer our products and services. You are required under insurance legislation to disclose all relevant information when you apply for insurance. Please refer to your application form for further details of this duty, and the consequences of not complying with this duty.

We use your personal information to manage and administer all products and services we provide to you, including the administration of your superannuation benefits, processing your insurance application, provide you with information about other products and services that may be of benefit to you and to ensure that our internal business operations are operating efficiently (which may include fulfilling regulatory and legal requirements).

Depending on the type of product or service we provide to you, we may need to disclose your information to certain third parties. If we do this we require these parties to protect your information in the same way we do. The types of organisations we may need to disclose your personal information include:

- External service providers that provide financial, legal, administrative or other services in connection with the operation of our business (for example, our insurers, fund managers, auditors)
- Medical practitioners or health professionals for the purpose of assisting in the underwriting of an insurance application
- Government agencies as part of our regulatory or statutory obligations
- Where we collect your information from someone else or another entity (such as a superannuation fund or employer) then we may disclose your personal information to that person or entity.

Your health or medical information will only be disclosed to service providers or authorised personnel who are directly involved in the assessment or administration of your application or claim.

By completing an application form or any other form, you consent to us collecting, using, disclosing and handling your personal information as set out in this document.

In the future we may consider the sale or restructure of our business or the purchase of the business of other financial advisers. In such circumstances it may be necessary for your personal information to be disclosed to permit the parties to assess the sale or restructure proposal for example through a due diligence process. We will only disclose such of your personal information as is necessary for the assessment of any sale or restructure proposal and subject to appropriate procedures to maintain the confidentiality and security of your personal information.

You can request access to the personal information we hold about you. You may ask us at any time to correct this information where you believe it is incorrect or out of date.

There will be no fee for requesting access to your information, however we may charge you the reasonable cost of processing your request. To access your personal information please call
Peter Hayes-Williams on 1300 880736.