

Class

Financial Services Guide

The Purpose of the Financial Services Guide

This Financial Services Guide (FSG) is an important document intended to inform you of certain basic matters so you can make an informed decision as to whether to proceed with our financial services.

You have a right to request further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

The FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with financial services.

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 aware that we can only provide general advice which means that we have not taken into account your particular circumstances and therefore the advice provided is not personal advice tailored to your situation. You should therefore consider its appropriateness to your needs or seek the advice of a suitably qualified financial planner.

In the event that we provide general advice in relation to a particular financial product, (other than securities) or offer to issue or arrange the issue of a financial product, we will also provide you with a Product Disclosure or Information Statement (PDS/PIS) containing important information about the particular product to assist

you to make an informed decision in relation to the acquisition of that product.

The information contained within the PDS/PIS includes the product features, benefits, fees, and risks associated with that particular product to assist you in making an informed decision.

Provider of the Financial Services

Class Super Pty Ltd (ACN 121 158 503) "Class Super" and its representatives are the provider of the financial services offered below.

Class Super is authorised by the Australian Financial Services Licence (No. 313512) issued under the Corporations Act to provide these services to you.

Class Super is authorised to:

Provide general product advice to retail and wholesale clients and deal in the following financial products:

- Deposit and Payment Products - Basic Deposit
- Deposit and Payment Products - Non-basic Deposit
- Deposit and Payment Products - Non-cash Payment
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Securities
- Superannuation

Class Super is not authorised to:

Provide general or personal financial advice or deal in the following financial products:

- Derivatives
- Foreign Exchange Contracts
- General Insurance
- Government Debentures, Stocks and Bonds
- Retirement Savings Accounts

Fees and Commissions payable for each service provided

Where Class Super's Australian Financial Services License (AFSL) is used to arrange financial products or services, Class Super may receive a commission from Institutions where a customer invests in one or more of the offered products or services. These include Broking Services, Managed Funds, Cash and Depository Products and can pay commissions ranging from 0% and 1.00% per annum.

Example

Assume that you invested \$10,000 in an investment product and maintained that investment. If that product paid an ongoing commission of 0.25% and Class Super's AFSL is used to facilitate arrangement of this product then Class Super would receive \$25 as an ongoing commission.

Other fees and charges may be payable in relation to the specific products and services selected by the client. Specific information relating to the fees and charges of each product are detailed in the relevant product disclosures provided through Class Super's online application service at time of arrangement as well from the provider's web site. All fees and charges disclosed are normally inclusive of GST however this may vary between providers.

Class Super may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits will be maintained on a Register which is available for viewing on request during business hours.

How to use our services

If you wish to use the Class Super online application services, you can either utilise your own AFSL Authorised Representative authority and issue the client with your own Financial Services Guide and appropriate statement of advice, and complete the relevant application process under your own Authorised Representative details, or you can issue Class Super's FSG to the client and utilise Class Super's AFSL to facilitate arrangement of the clients selected product offered through Class's online application system.

Should you wish to find out more, Class Super can be contacted as follows:

Class Super Pty Ltd
PO Box A347
Sydney South NSW 1235

Telephone: 1300 851 057
Facsimile : 1300 851 058
Email: info@class.com.au
Internet: www.class.com.au

Associations with product providers

Class Super may provide you with financial products and services from either related or non-related product providers. AMP Ltd has an indirect minority interest in Class Super's parent company.

Non Advice Services

If you use our online services for applying for or trading in listed financial products, managed funds, managed investments schemes, or insurance products we will not provide you with personal advice.

Accordingly, we will not take into account your objectives, financial situation and needs and a Statement of Advice will not be provided.

Complaints

You may advise of any complaint or dissatisfaction with the service or advice provided to you by Class Super. The following dispute resolution procedure is in place to ensure that your enquiries and complaints are handled efficiently.

Contact Class Super or a nominated representative and advise us of your complaint. A representative of Class Super will attempt to resolve your complaint and will notify you of any proposed resolution.

If your complaint is not resolved to your satisfaction, please send a written complaint addressed to:

The Compliance Manager
Class Super Pty Ltd
PO Box A347
Sydney South NSW 1235

If a satisfactory outcome is not reached within 45 days of your initial complaint, you may complain in writing to Australian Financial Complaints Authority (AFCA), of which Class Super is a member.

AFCA can be contacted as below:

Australian Financial Complaints Authority

Telephone: 1800 931 678
Email: info@afca.org.au
Online: www.afca.org.au

Profession Indemnity Insurance

Class Super confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance

with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Class Super and our representatives/employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative/ employee who has ceased work with Class Super for work done whilst engaged with us.

Your Privacy

At Class Super the privacy of your personal information is important to us. Any personal information we collect will be handled in accordance with our privacy policy. A copy of our policy can be obtained by visiting our web site at www.class.com.au.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passport and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.