

Disclosure about our services

Christian Super (the "Fund") is managed and controlled by Christian Super Pty Limited, (ABN 68 065 040 619, AFSL 244117) (the "Trustee"). The Trustee has contracted Australian Administration Services Pty Limited (ABN 62 003 429 114) (the "Administrator") to provide member and employer administration services. The Administrator receives a fee for this service. This may involve providing general financial advice about superannuation products.

If you need more information or clarification of any matter raised in this document, please contact us (see over). You will be provided with a copy of our Product Disclosure Statement (PDS) when you become a member of Christian Super. This can also be obtained by contacting our Member Care Team or from our website. The PDS sets out the main features and benefits of the Fund.

This Combined Financial Services Guide (FSG) has been prepared, authorised and issued by the Trustee and by the Administrator as a Corporate Authorised Representative of Pacific Custodians Pty Limited (ABN 66 009 682 866, AFSL 295142) (Pacific Custodians).

The issue of this FSG by the Administrator has been authorised by its authorising licensee, Pacific Custodians.

This FSG is for members and employer sponsors of the Fund and anyone who is thinking of becoming a member or employer sponsor of the Fund. This FSG has been prepared to comply with the licensing requirements of the Corporations Act 2001 and includes information about the Trustee's and the Administrator's licensed financial services, how our representatives are remunerated and your rights as a client should you have a complaint.

This FSG provides you with information to decide whether to use the financial services available through the Fund. It should be noted that this FSG does not apply to or cover financial services provided by any of the aligned Christian financial advisors that the Fund might refer members to for comprehensive financial advice, and any financial services provided by such financial advisors is subject to their own FSG.

What financial services do you provide?

Representatives only provide general financial product advice specific to superannuation products, and specifically Christian Super. At no time will we take into account your particular financial needs, circumstances or objectives in any of the advice we provide and all advice will be of a general nature only.

The Trustee and Administrator are both authorised to provide you with general financial product advice. In providing the superannuation services, the Administrator acts for Pacific Custodians (as its corporate authorised representative).

Link Advice: Christian Super provides access to an online intra-fund advice service (SmartAdvice) via the online member portal (MemberAccess), which is administered and licensed by Adviser Network (AFSL 232729). Adviser Network is a member of the Link Group of companies.

You can also receive over the phone intra-fund advice. Read more about this on our blog at www.christiansuper.com.au/phone-based-financial-advice-options/

Superannuation Clearing House Pty Limited (ABN 15 086 576 721) (TSCH) is an online service that facilitates employer contributions. Pacific Custodians, TSCH, AAS and Link Advice are related bodies corporate and are members of the Link Group of companies.

Who will be responsible for the advice given?

The Trustee, which holds an AFS Licence, and the Administrator, which is a corporate authorised representative of Pacific Custodians, are authorised to provide general product advice for superannuation products. The Administrator is also authorised to deal in a financial product by applying for, acquiring, varying and disposing of a superannuation product on behalf of another person.

Pacific Custodians is authorised under its AFS Licence to provide certain services in relation to superannuation (dealing in superannuation products and general financial product advice – superannuation services).

Pacific Custodians has authorised the Administrator to provide these superannuation services on its behalf. The Administrator provides member and employer administration and advisory services in superannuation and other employment related areas. Both the Administrator and Pacific Custodians are part of the Link Group of Companies.

General financial product advice will be provided to you by a representative of either the Trustee or the Administrator. Any contact with Christian Super through its National Office will be with a representative of the Trustee. This may include presentations at a workplace, conference or seminar conducted by the Fund for members or employers, or prospective members or employers, of the Fund. In all other cases the person you are dealing with will identify whether they are a representative of the Trustee or the Administrator.

The Trustee and the Administrator are responsible for any general advice provided to you. Pacific Custodians are responsible for any superannuation services provided by the Administrator in its capacity as a corporate authorised representative of Pacific Custodians.

Link Advice has been contracted by Christian Super to provide its members with phone based intra-fund advice about their account. This advice is provided under the Link Advice AFSL and Link Advice is responsible for the advice.

How will I pay for the service?

Details of all fees charged for membership of the Fund can be found in the Product Disclosure Statement. The cost of providing intra-fund advice is typically covered by these fees. You will not be charged any additional fees except where intra-fund advice relates to retirement planning and transition to retirement, for which there is a low-cost co-payment. You will be notified of any additional fees prior to obtaining the advice.

The Trustee pays the Administrator a fee to provide superannuation services, which is calculated according to a number of factors, including:

- the number of members in the Fund; and
- the attainment of certain service and performance standards.

The fee covers the giving of general financial advice and no additional salary or payment is made for the provision of this advice or for you acquiring any interest in the Fund. You may request particulars of the remuneration any time before the superannuation services are provided to you.

Link Advice is contracted to provide phone based intra-fund advice to members and is paid a fee by Christian Super for this service, which is included in the fees charged for membership of the fund. As noted above, there is a low-cost co-payment if you choose to obtain advice relating to retirement planning and transition to retirement.

How are representatives paid?

Representatives are paid a salary. The Administrator and Link Advice pays its employees a salary that may include a performance related bonus. No commissions or fees are paid for the financial product advice provided, either to representatives or other third parties.

Do any relationships of association exist which might influence the financial services we provide?

Neither the Trustee nor the Administrator has any relationship or association with any product issuer that could be expected to influence us in the provision of the financial services in respect of the Fund. Pacific Custodians, AAS and Link Advice are related body corporates and are members of the Link Group of Companies.

Compensation arrangements

The Trustee, Pacific Custodians and Link Advice each have adequate Professional Indemnity insurance arrangements in place to compensate Fund members or their beneficiaries for

loss or damage because of breaches of any relevant legislative obligations by Christian Super.

What should I do if I have a complaint?

If you wish to make a complaint about the operations or management of the Fund or about a decision of the Trustee, contact the Complaints Manager at:

Phone: 1300 360 907

Email: complaints@christiansuper.com.au or

Mail: PO Box 3035 Rhodes NSW 2138 Australia.

The Trustee will contact you within one business day to acknowledge receipt of the complaint and request any additional information. The Trustee will seek to resolve the complaint within 5 business days of receipt of the complaint without formal response, and 45 calendar days with formal response. The Trustee will seek to resolve the complaint within 90 calendar days for death benefit distributions. If the matter is not resolved to your satisfaction by the Trustee, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is a free, fair and independent body established to deal with complaints from consumers in the financial system. Full details of Christian Super's complaint process can be found in the Fund's Complaints Handling Policy which may be requested from the Complaints Manager through the contact details above.

Complaints about advice provided by Link Advice

If your complaint results from personal advice provided by a representative of Link Advice, you should direct your complaint to:

The Complaints Officer Link Advice

Phone: 1300 734 007

Mail: PO Box 240, Parramatta NSW 2124

If you are not satisfied with the way Link Advice handles or resolves your complaint, you may be able to lodge a complaint with AFCA.

General Advice Disclaimer

The information provided in this guide is summary and you should refer to the full Product Disclosure Statement (PDS) for further information. This guide and the PDS contain general information only and do not take into account your personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances.

Questions?

Our Member Care Team is here to help.

@ members@christiansuper.com.au

☎ 1300 360 907

🌐 christiansuper.com.au

✉ Locked Bag 5073 Parramatta NSW 2124

Licence and contact details

Christian Super Pty Ltd

ABN 68 065 040 619 AFSL No. 244117 as **Trustee of Christian Super**

ABN 66 628 776 348 908 SPIN CHR0001AU

Ph: 1300 360 907

PO Box 3035 Rhodes NSW 2138

Australian Administration Services Pty Ltd

as Administrator of Christian Super

ABN 62 003 429 114

Ph: 02 8571 5000

www.aas.com.au or email aasenquiries@aas.com.au

Locked Bag 4085, Parramatta NSW 2124

Building A, 1 Homebush Bay Drive, Rhodes NSW 2138

Pacific Custodians Contact Details

ABN 66 009 682 866 AFSL No. 295142

Ph: 02 8280 7100

Level 12, 680 George Street, Sydney NSW 2000