



**By law, the Fire and Emergency Services Superannuation Board (the Superannuation Board) is required to provide you with this Financial Services Guide if their representatives provide you with general financial product advice. General financial product advice is considered to be an opinion or recommendation that may influence you to make a decision about a financial product, but does not take into account your particular objectives, financial situation or needs.**

## Purpose of this Guide

This Guide is designed to assist you in deciding whether to request general financial product advice from the Superannuation Board or its representatives. This Guide contains information on any remuneration or commission which the representatives may receive in relation to the financial services offered and explains how complaints against them are dealt with.

## Financial services provided

The Superannuation Board and its representatives are authorised to provide you with general financial product advice about superannuation. They are not authorised to provide you with personal financial product advice.

When providing you with general advice about the Fund, they may be required to provide you with a Product Disclosure Statement (or Member Information Guide). This Product Disclosure Statement contains all of the details of the Fire and Emergency Services Superannuation Fund (FES Super) such as your options within FES Super, benefits provided and fees and charges.

The Superannuation Board is also able to admit employees of the participating employers as members of FES Super, along with their spouses, although an Australian Financial Services licence is not required to admit people to membership.

The Superannuation Board is responsible for the financial services their representatives provide to FES Super members.

## Other relationships/associations that may influence the advice you receive

The Superannuation Board's representatives are employed to administer FES Super and provide servicing to members and prospective members. While this may influence the advice that they give you, they endeavour to be as objective as possible at all times.

The Superannuation Board acts for itself and the members of FES Super. The Superannuation Board, and its representatives, do not have any other associations or relationships that may influence the advice that is provided to you.



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## What benefits do the Superannuation Board and its representatives receive in providing advice?

The Superannuation Board, and its representatives, do not receive any commissions or other special benefits for providing general advice to you.

The Superannuation Board pays its representatives a salary to undertake the tasks associated with administering FES Super and servicing the members. The salary paid to these representatives is not linked in any way to the advice that you receive.

All fees associated with FES Super are set out in the Fund's Product Disclosure Statement.

## Making a complaint

If you have a complaint about the service that the Superannuation Board or its representatives provide you, you should:

1. Talk to the Secretary of the Board or one of the Superannuation Board members. The issue may be easily resolved by doing this;
2. If this does not resolve the issue, address your complaint in writing to the Superannuation Board. The Superannuation Board is required by law to formally consider your complaint and then respond to you in writing within 90 days of receipt of your written complaint;
3. If you are still dissatisfied with the Superannuation Board's handling of your complaint or their decision, you can contact the Australian Financial Complaints Authority (AFCA) to see whether they can assist you with your complaint.

AFCA is an independent government funded body established to assist superannuation fund members to resolve issues and complaints that arise with their superannuation fund. The contact details for AFCA are:

Address: **Australian Financial Complaints Authority**  
**GPO Box 3**  
**Melbourne VIC 3001**

Telephone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

AFCA is intended to be informal and easy to use. It will provide fair, free and independent dispute resolution for complaints. More information on AFCA can be obtained by contacting AFCA direct.

## Further information

If you need more information contact The Secretary, Fire and Emergency Services Superannuation Board, PO Box 513, Subiaco WA 6904. Telephone: 08 9382 8444 or email [admin@fessuper.com.au](mailto:admin@fessuper.com.au)

This Financial Services Guide has been authorised for publication by the Superannuation Board.