



Super Members Investments



Joint Financial Services Guide

Issued 11 February 2010



This joint Financial Services Guide (FSG) is for:

Super Members Investments Ltd (SMI Ltd), ABN 61 095 974 100, AFS Licence No. 231230.
Locked Bag 200 Carlton South
VIC 3053

and:

Superpartners Pty Ltd,
ABN 57 078 907 883,
AFS License No. 238761.
Locked Bag 999 Carlton South
VIC 3053

This Joint FSG covers our services in relation to the products listed.

SMI Ltd is the Responsible Entity of the ME Investment Funds. The ME Investment Funds comprise:

- ME Secure Fund
- ME Australian Share Fund
- ME Income Plus Fund
- ME International Share Fund
- ME Growth Fund
- ME Property Fund
- ME High Growth Fund

ME Investment Funds

admin@meinvestmentfunds.com.au
www.investwithme.com.au
Telephone: 1300 655 286

SMI Ltd is the Trustee of the IRIS Superannuation Fund (ABN 88 556 625 125). The IRIS Superannuation Fund comprises:

- IRIS Super Income Stream
- IRIS Term Allocated Pension

IRIS Retirement Income

admin@retirewithiris.com.au
www.retirewithiris.com.au
Telephone: 1300 367 485

The purpose of this Joint Financial Services Guide is to provide information about our services, how our representatives are remunerated, your rights as a client and details of our complaints system.

If you need more information or clarification of any matter raised in this document, please ask us.

If you have not already received a copy of the IRIS Super Income Stream, IRIS Term Allocated Pension or ME Investment Funds Product Disclosure Statement (PDS), which sets out the main services, features and benefits of the products to help you make an informed decision about acquiring the product, you can obtain a PDS by calling IRIS on 1300 367 485 or ME Investment Funds on 1300 655 286.

You should consider the relevant PDS before you acquire any of these products.



Before you get our advice

Do any relationships or associations exist which might influence SMI Ltd, Members Equity Bank or Superpartners Pty Ltd in providing me with the financial services?

SMI Ltd, Industry Fund Services Pty Ltd (IFS) and ME Bank are related entities, having the same parent company, Industry Super Holdings Pty Ltd (ISH). ISH is ultimately owned by a number of superannuation funds.*

Further, IFS is the Trustee of the unit trusts that hold 100% of the shares of Superpartners Pty Ltd**.

Superpartners Pty Ltd is contracted to provide administration services to SMI Ltd and is paid a fee for this service.

Employees of IFS and Superpartners may be eligible to invest, or may already be investors, in either the ME Investment Funds or the IRIS products.

SMI Ltd and Superpartners Pty Ltd have no other relationships or associations with any other product issuer referred to in this FSG that could be expected to influence the provision of these financial services.

Who is the provider of the financial services?

If you contact us by telephone: ME Investment Funds on 1300 655 286 or IRIS on 1300 367 485, you will be speaking to a representative of Superpartners Pty Ltd. Superpartners is contracted by SMI Ltd to provide specialist member services, such as operating the call centre, member administration, investment and pension benefit processing and other general fund administration.

* A list of the ISH Company Pty Ltd shareholders can be found at www.ifs.net.au.

** Industry Fund Administration Trust and Industry Fund Administration Trust No 3, each holds 50% of the ordinary shares issued in Superpartners Pty Ltd.



Otherwise, advice will be provided to you directly by a representative of SMI Ltd. SMI Ltd is the responsible entity of the ME Investment Funds and the holder of a Registerable Superannuation Entity Licence (RSEL) in relation to the IRIS Superannuation Fund, of which the IRIS Super Income Stream and Term Allocated Pensions are divisions.

Who will be responsible for the advice given to me?

Both SMI Ltd and Superpartners Pty Ltd hold an Australian Financial Services Licence (AFSL) under the Corporations Act 2001 and both, therefore, have responsibility for the services provided by their respective representatives.

What financial services are available to me?

Representatives of SMI Ltd and Superpartners Pty Ltd only provide general financial product advice or information specific to the ME Investment Funds and the IRIS Super Income Streams and Term Allocated Pensions, and issue and deal in these products. The advice provided to you is prepared without taking into account your particular financial needs, circumstances or objectives.

You should assess your own financial situation before making an investment decision based on this advice and consider the relevant Product Disclosure Statement (PDS) before proceeding with a purchase of any SMI Ltd product. We are able to provide a PDS to you at your request.



Can I provide you with instructions on Buying, Selling or Switching interests in the SMI Products?

You may make application for the SMI products only by completing the Application Form attached to the relevant PDS. Instructions to buy, redeem or switch your interests in the SMI products can only be made in writing and in a form approved by SMI. The PDS for each product specifies the ways in which you can instruct us, and how and where to lodge those instructions.

How will I pay for the service?

You are not charged for the cost of this service. The cost of providing this general financial product advice is included in the fees SMI Ltd pays Superpartners Pty Ltd. Neither SMI Ltd nor Superpartners Pty Ltd charge any additional fees or obtain any commissions for the service provided.

How much commission/fee does my representative receive?

The representatives are either employees of SMI Ltd or Superpartners Pty Ltd and are paid a salary. They do not receive commissions, fees or bonuses for the services provided to you.

When You Get Our Advice

Will you give me advice which is suitable to my investment needs and financial circumstances?

The advice which is provided to you is of a general nature. It does not take into account your particular financial needs, circumstances or objectives.

If You Have A Complaint About Our Advice

Both SMI Ltd and Superpartners Pty Ltd are committed to handling any complaints promptly and fairly. Any complaints will be managed in the strictest confidence. If you have a complaint about any advice provided, you can:

1. Raise the issue with your representative by calling ME Investment Funds on **1300 655 286** or IRIS on **1300 367 485**.
- or
2. If you would prefer not to discuss the complaint with your representative, or your concern is not satisfactorily resolved, please direct your complaint in writing to:

Complaints Resolution Officer
SMI Ltd
Locked Bag 200
Carlton South VIC 3053

The Complaints Officer will decide whether the advice was given by SMI Ltd or Superpartners Pty Ltd and then your complaint will be investigated. You will be provided with a written response.

3. If, after you have made a complaint in relation to the advice you have received, you are not satisfied with our response, or do not receive a response from us within 45 days, you may lodge your complaint with the Financial Ombudsman Service (FOS). FOS is an independent complaint resolution body. This service is provided to you free of charge.

Financial Ombudsman Service (FOS)
GPO Box 3
Collins Street West
Melbourne VIC 3001

FOS can be contacted on **1300 780 808** or visit **fos.org.au**

4. There is a complaints handling procedure where your complaint is specifically in relation to the ME Investment Funds. This complaints procedure is outlined in the current ME Investment Funds Product Disclosure Statement. If not satisfied with our response, FOS can also be contacted in these instances.
5. The Australian Securities and Investment Commission (ASIC) has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.
6. There is a complaints handling procedure where your complaint is specifically in relation to either IRIS Super Income Stream or Term Allocated Pension products themselves, or to the administration of your investment.

This complaints procedure is detailed in the current IRIS Product Disclosure Statements (Super Income Stream and Term Allocated Pension).

If you do not receive a response to your complaint within 90 days or are not satisfied with the response provided after going through the Fund's internal complaints procedure, you may lodge your complaint with:

Superannuation Complaints Tribunal (SCT)
Locked Bag 3060
GPO Melbourne VIC 3001

The SCT is an independent body, offering a free service to help members of superannuation funds and their dependants to resolve complaints about decisions made by fund trustees. SCT can be contacted on **1300 780 808** or visit **sct.gov.au**

7. Both SMI Ltd and Superpartners have Professional Indemnity insurance cover, which complies with Section 912B of the Corporations Act. This insurance provides cover for work done by representatives and employees of SMI Ltd and Superpartners after they have ceased to work for either SMI Ltd or Superpartners (but who did at the time of the relevant conduct, that would give rise to a claim for compensation).