

Financial Services Guide

Total Risk Management Pty Ltd

This Financial Services Guide (“FSG”) is designed to assist you in deciding whether to use any of the services provided in relation to your membership of the superannuation fund (“the Fund”), and it gives you information about the trustee of the Fund.

1. **Total Risk Management Pty Ltd ABN 62 008 644 353, AFSL NO. 238790 (“TRM”) – a member of Russell Investments.**

This FSG contains information on who we are, how we can be contacted, the services we can offer you, how we are paid in relation to the services we offer and information on how we deal with complaints against us.

You will also be provided with a Product Disclosure Statement (“PDS”) in connection with your membership of the Fund (or proposed membership of another fund). The PDS will contain information about the features, costs, risks and benefits of the Fund to help you make an informed choice on whether to be a member of the Fund.

Who is TRM, and what are our relevant associations?

TRM is a subsidiary of Russell Employee Benefits Pty Limited (“REB”) and is part of the Russell Investments group of companies. TRM acts as the trustee of, and provides “trustee services” to, various superannuation funds. By arrangement with REB, TRM has delegated to REB certain operational services involved in administering such funds. REB will receive fees from TRM on normal commercial terms for providing these services.

What financial services is TRM authorised to provide?

TRM is authorised to provide general financial product advice on, and deal in, superannuation products. Specifically, TRM will issue interests in superannuation funds and provide general advice via fund websites and correspondence.

How is TRM remunerated for providing the financial services?

TRM is not directly remunerated for the services it provides. Russell Investments may receive increased remuneration where you alter your membership interest in the Fund, e.g. contribute more or change your investment strategy.

The fees mentioned above are different from the fees payable by you to your fund in respect of your fund membership. Refer to your PDS for details of the fees you pay.

Remuneration received by those who recommend TRM products

TRM does not pay any adviser remuneration. However, Russell Investment Management Ltd (RIM), a related party, may pay adviser remuneration of up to 0.15%p.a. of the value of your investment in a TRM product to Australian Financial Services licensees and/or their representatives who recommend TRM products to investors.

RIM will pay any adviser remuneration out of the investment management fees that it receives from TRM, so it will not represent any additional cost to you. The following table provides a hypothetical example of the adviser remuneration payable in relation to the Russell Balanced Portfolio, based on an account balance (over 12 months) of \$10,000 at the maximum adviser remuneration of 0.15% p.a.

Your adviser may charge a fee for providing you with advice about your investment in our products. If you choose, we may offer to arrange for you to pay your adviser this service fee by deducting it from your investment in our products. We do not receive any fees for this service.

Portfolio	Dollar amount of adviser remuneration (0.15% p.a. x \$10,000)
Russell Balanced Portfolio	\$15.00

Professional Indemnity Insurance

TRM holds professional indemnity insurance (“PI Insurance”). The PI Insurance covers claims that may arise in relation to the conduct of any representatives or employees of TRM whether or not such people still represent or work for TRM.

What should I do if I have a complaint?

If you have a complaint about TRM services, please contact us. If your complaint cannot be satisfactorily resolved over the phone, we may request that you put your complaint in writing. We will try to resolve your complaint quickly and fairly.

Contacting TRM:

By mail: The Complaints Officer, TRM
GPO Box 3279 Sydney NSW 2001

By phone: 1800 555 667

By email: disputeresolution@russell.com

If the above process still does not provide a resolution, you should do either of the following:

For complaints against TRM as Trustee:

You may be able to take the matter to the external body set up by the Government – the Superannuation Complaints Tribunal (“SCT”). For more information call the SCT on 1300 884 114.

Note, in the case of the SCT, jurisdiction may be limited.

Financial Services Guide

Russell Financial Solutions Pty Ltd

This Financial Services Guide (“FSG”) is designed to assist you in deciding whether to use the financial services offered by Russell Financial Solutions Pty Ltd (hereafter referred to as “Russell”, “we”, “us” or “our”) ABN 84 010 799 041, AFSL No. 229850. It contains information about any remuneration that may be paid to us in respect of these services. It also explains how any complaints are dealt with.

You will receive a Statement of Advice (“SOA”) from us should we provide you with personal financial product advice. It will contain a statement that clearly explains the advice, sets out the basis on which the advice is given, and provides other required information. If you have requested personal financial product advice from us on the telephone, a SOA will be provided immediately following the telephone request.

If we recommend that you obtain a new financial product (e.g. becoming a member of a different superannuation fund) we will also, if required, give you a Product Disclosure Statement (“PDS”) which contains all the information that you should consider when deciding whether to obtain that product.

Who is Russell?

Russell is a part of the global group of companies referred to as Russell Investments. Russell Investments provides investment management and consulting services to institutions, individuals, superannuation funds, employers and members. Where you alter your membership interest in a fund, Russell Investments may receive increased fees if we provide our services to that fund.

What financial services are available to me?

We can provide financial advice to you in a number of ways, including over the phone, in seminars and presentations or in documents. We are authorised to provide you with both personal and general financial advice. The type of advice to which you will have access will depend upon the arrangements that your fund and/or its sponsoring employer(s) has with Russell. Any persons providing financial advice to you will be acting for Russell and not any other financial services licensee.

How do I pay for the services provided?

You will not be charged a direct fee for any financial services Russell provides to you. Fees payable to Russell are paid from your employer or your fund if we provide services to that fund. These fees are different to the fees payable by you to your fund in respect of your membership. Refer to your PDS for details of the fees you pay.

Does Russell have any relevant relationships or associations with a financial product issuer?

With the exception of the detail provided under “Who is Russell?” above, there are no relationships or associations that are capable of influencing us in the delivery of our services.

How is Russell remunerated for providing the financial services?

The way Russell is remunerated depends upon the arrangements it has with your fund or employer. Accordingly, the relevant fees are not payable by you, but rather by an employer or a fund trustee. Russell may be paid directly for services on a fee for service basis, the amount of which is separately negotiated in each case. For example, Russell may receive a payment of \$5,000 from your employer for providing financial education seminars to its employees. In other cases, your employer or fund may have an arrangement with Russell Investments to provide a bundle of services which include Russell providing you with financial advice. These fees can be calculated as a percentage of the assets being managed in your fund or by reference to certain tasks performed such as benefit processing. These fees are generally calculated and paid on a monthly basis.

Russell Investments may also receive fees if, as a result of our advice, you become a member of a fund administered or operated by Russell Investments or you alter your membership, e.g. changing your investment strategy or increasing your level of contributions.

Professional Indemnity Insurance

Russell holds professional indemnity insurance (“PI Insurance”). The PI Insurance covers claims that may arise in relation to the conduct of any representatives or employees of Russell whether or not such people still represent or work for Russell.

What should I do if I have a complaint about Russell?

If you have a complaint about our services, please contact us using the details below. If your complaint cannot be satisfactorily resolved over the phone, we may request that you put your complaint in writing. We will try to resolve your complaint quickly and fairly. We are a member of the Financial Ombudsman Service (“FOS”), which is independent of us. If we cannot resolve your complaint to your satisfaction you have the right to refer the matter to FOS. Respective contact details are:

Russell Investments

Mail: The Complaints Officer, Russell Financial Solutions
GPO Box 3279 Sydney NSW 2001
Phone: 1800 465 944
Email: disputeresolution@russell.com

FOS

Mail: GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au