



WEALTH + WELLBEING

Financial Services Guide

1 July 2015

This Financial Services Guide (FSG) aims to help you decide whether to use our financial services and products. It details who we are and our relationships with other service providers, how we and any related companies are paid and what services we're authorised to provide to you. It also explains how we deal with complaints. You may also receive a Product Disclosure Statement (PDS) relating to the Mine Wealth and Wellbeing Superannuation Fund (Mine Wealth + Wellbeing Super). The PDS aims to help you decide whether to invest with Mine Wealth + Wellbeing Super and explains its features, costs, risks and benefits in detail.

1. AUSCOAL Superannuation Pty Ltd

We, AUSCOAL Superannuation Pty Ltd (ABN 70 003 566 989), provide the financial services outlined in this FSG. We manage Mine Wealth + Wellbeing Super and have engaged Mine Wealth and Wellbeing Services Pty Ltd (Mine Wealth + Wellbeing Services) to provide services to Mine Wealth + Wellbeing Super.

We hold an Australian Financial Services Licence (AFSL) No. 246864 and are jointly owned on behalf of coal industry employers and trade unions by:

- + NSW Minerals Council (NSWMC) – 25%
- + Queensland Resources Council (QRC) – 25%, and
- + Construction Forestry Mining Energy Union (CFMEU) – Mining and Energy Division – 50%.

2. Mine Wealth + Wellbeing – the administrator

Mine Wealth + Wellbeing Super is administered by Mine Wealth + Wellbeing Services. We wholly own this company and pay Mine Wealth + Wellbeing Services in accordance with an agreement between us.

3. Mine Wealth + Wellbeing – the financial advisers

Mine Wealth + Wellbeing Services trades as Mine Wealth + Wellbeing Financial Advice in providing financial advice services. If you need personal financial advice you may wish to seek the services of a licensed financial adviser, for example, from Mine Wealth + Wellbeing Financial Advice. Mine Wealth + Wellbeing Financial Advice is a Corporate Authorised Representative of the Adviser Network Pty Ltd ABN 25 056 310 699 AFSL 232729 (Adviser Network). Mine Wealth + Wellbeing Financial Advice is wholly owned by us. No commissions are paid to us or to Mine Wealth + Wellbeing Financial Advice. Mine Wealth + Wellbeing Financial Advice's employees are authorised to provide personal financial advice.

The financial services provided by Mine Wealth + Wellbeing Financial Advice and its employees are provided under the licence of Adviser Network and not as our representatives. We're not authorised to provide personal advice and this FSG doesn't relate to those services.

What services do we and Mine Wealth + Wellbeing Super provide?

Investment of retirement savings

As Mine Wealth + Wellbeing Super is a regulated superannuation fund, members generally pay concessional tax on their retirement savings, which are invested and managed by a range of specialists we appoint.

Provision of insurance

Mine Wealth + Wellbeing Super provides members with basic and voluntary Death and Terminal Illness, Total and Permanent Disablement and Income Protection insurance cover through insurance policies we've taken out.

General financial advice

Under our current Australian Financial Services Licence (No. 246864), we can offer general advice on superannuation. General advice doesn't take into account your individual objectives, financial circumstances or needs. Our representatives can provide general advice about Mine Wealth + Wellbeing Super's financial products on our behalf. General financial advice is free.

Personal financial advice

If you need personal financial advice from a licensed financial adviser, our associated company, Mine Wealth + Wellbeing Financial Advice, can help. Mine Wealth + Wellbeing financial advisers are salaried employees and aren't paid commissions – they simply recommend what they think is best for you and your future. Personal financial advice takes into account your individual objectives, financial circumstances or needs. Mine Wealth + Wellbeing Financial Advice can look at your overall financial position and put in place strategies specifically tailored to your circumstances and needs to help you maximise your wealth over the long term. Members with a super account can get free telephone advice on specific superannuation issues affecting their account. There's a cost for more complex advice, including advice on Mine Wealth + Wellbeing Super account-based pensions, wealth creation strategies or detailed retirement financial solutions.

For more information contact Mine Wealth + Wellbeing Financial Advice on 13 MINE (13 64 63) .

How we're paid

Funding Mine Wealth + Wellbeing Super

Fees are deducted from members' account balances in Mine Wealth + Wellbeing Super and are collected by the Trustee. These fees are used to cover the costs of Mine Wealth + Wellbeing Super's operation, including Mine Wealth + Wellbeing Super's costs and expenses. As Mine Wealth + Wellbeing Super is a not-for-profit fund, all fees collected are used to operate the fund. No dividends are paid to shareholders.

How our employees are paid

All our employees and those of Mine Wealth + Wellbeing Services (including financial advisers) are paid a salary. Employees don't receive any commissions, bonuses or special payment for providing general financial product advice about Mine Wealth + Wellbeing products.

We don't have a relationship with any other product issuer that could be expected to influence us in providing general financial advice.

No commissions or payments are made for referrals to us or Mine Wealth + Wellbeing Services (including financial advisers).

What to do if you have a concern or complaint

If you have any concerns or issues about your superannuation account, contact a Mine Wealth + Wellbeing service officer on 13 MINE (13 64 63), who will attempt to resolve your matter promptly.

If, upon investigation, the Mine Wealth + Wellbeing officer can't resolve your concern or issue to your satisfaction, you may lodge a formal complaint in writing addressed to:

Complaints Officer
Mine Wealth and Wellbeing
Superannuation Fund
PO BOX 9
Newcastle NSW 2300

If you need help in writing your complaint to adequately express your concerns, a Mine Wealth + Wellbeing service officer can help you by phone or in person (by appointment only).

The Complaints Officer will formally review your complaint and forward a response within a maximum time frame of 90 days. If your complaint isn't resolved to your satisfaction or a response isn't received within 90 days, you have the right to pursue your complaint further with the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to resolve complaints by superannuation fund members or their beneficiaries. Please note that the SCT can only consider matters that have already been through Mine Wealth + Wellbeing Super's internal complaints process.

The SCT will attempt conciliation between the Trustee and the member or beneficiaries. If the matter is then not resolved, the SCT may make a review decision that's binding on both parties. You can contact the SCT by:

Phone: 1300 884 114
Mail: Locked Mail Bag 3060
GPO Melbourne VIC 3001
Website: www.sct.gov.au

We have arrangements in place to compensate persons who might suffer loss or damage for a breach by us or our representatives of the relevant obligations under the Corporations Act.

We hold professional indemnity insurance cover that complies with the Corporations Act.

Need more information or advice?

The Mine Wealth + Wellbeing superannuation and pension Product Disclosure Statements (PDSs) explain the details about Mine Wealth + Wellbeing Super and will help you decide whether or not to invest with us.

If you have any questions or need help call us on 13 MINE (13 64 63), Monday to Friday, 8am to 6pm (AEST or AEDT when in operation) or email help@mine.com.au



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This is general information only and does not take into account your financial situations, needs or objectives. Before acting, you should consider whether the information is appropriate for you and read our Product Disclosure Statement (PDS). If there's any inconsistency between this document and the PDS or Trust Deed the terms of the PDS or Trust Deed prevail. This information is based on our understanding of current Australian laws and assumes they will remain unchanged.

Issued by AUSCOAL Superannuation Pty Ltd ABN 70 003 566 989 AFSL 246 864 Trustee for Mine Wealth and Wellbeing Superannuation Fund ABN 16 457 520 308. Mine Wealth + Wellbeing Financial Advice is a trading name of Mine Wealth and Wellbeing Services Pty Ltd ABN 49 051 315 014 a Corporate Authorised Representative of Adviser Network Pty Ltd ABN 25 056 310 699 AFSL 232729.