

Resource Super Pty Ltd, ABN 15 153 305 223, AFSL NO 420220.

A guide to our relationship with you.

The purpose of this Financial Services Guide ('FSG') is to help you decide whether to use the financial services that we provide on behalf of Resource Super Pty Ltd.

Lack of Independence

Resource Super provides advice in relation to RSED. RSED is a division of Russell Investments Master Trust. Resource Super has an agreement with Russell Investments Master Trust and the relevant Trustee. Resource Super may provide financial services to current or prospective participating employees and members of Russell Investments Master Trust and the Trustee's financial products. Resource Super receives a percentage of the fees and costs charged by the Trustee to members of RSED. Further, Resource Super also receives commission on life insurance products. For these reasons, Resource Super does not refer to itself or its advice as independent, impartial or unbiased."

1. Financial services we provide

Resource Super Pty Ltd ("We, us, Resource Super") holds an Australian Financial Services Licence ("AFSL") number 420220. Resource Super provides advice, constructs and manages superannuation and employee-benefit solutions in relation to the Resource Super Employer Division ("RSED"). We also arrange for people to acquire, dispose or vary these products.

RSED is a division of Russell Investments Master Trust ABN 89 384 753 567 ("Russell Investments") and is a MySuper compliant fund. Resource Super also assists Total Risk Management Pty Ltd AFSL number 238790, ABN 62 008 644 353 (the "Trustee" of the fund), to customise insurance solutions for corporations and individuals. We will assist you to obtain insurance cover that is best suited to your needs.

The Corporations Act 2001 requires us to provide certain information to you when you consult us. The type of information we need to give you will be decided by the services you engage us to provide, however we hope you will agree that it makes sense to record the commercial basis of our relationship.

2. Who is responsible for the financial services provided?

Resource Super provides financial services through its Relationship Managers and Advisers.

Relationship Managers

Resource Super's Relationship Managers are authorised to provide general advice about Russell iQ Super and the Trustee's products in accordance with Resource Super's AFSL. Our Relationship Managers also arrange for people to acquire or dispose of these products.

Advisers

Where personal advice is sought, these services will be provided by our Advisers who are employees of a related entity, Qi Financial Pty Ltd (ABN 11 124 979 666) and have been authorised to provide personal advice in accordance with Resource Super's AFSL. Our Advisers also arrange for people to acquire or dispose of these products.

Resource Super has authorised the distribution of this FSG by

its Relationship Managers and Advisers.

3. Associations we have with Product Issuers

We have an agreement with Russell Investments Master Trust and the Trustee. We are authorised to provide financial services to current or prospective participating employees and members of Russell Investments Master Trust and the Trustee's financial products. These financial services are conducted under Resource Super's AFSL number 420220.

4. What our services cost you

Relationship Managers

There is no charge for the provision of financial services by your Relationship Manager.

An explanation of the fees and charges of RSED are outlined in the relevant Product Disclosure Statement that will be provided to you.

We will receive a percentage of the fees and costs charged by the Trustee to members of RSED in accordance with an agreement between Resource Super and the Trustee for providing the financial services covered by this FSG.

These fees are included in the fees and costs charged by the Trustee to members of the RSED. The fees may also vary depending on the number of members in the fund and actual total fees and costs incurred by the fund.

Advisers

Where personal advice is sought, we may charge you a fee for any personal advice provided by our Advisers. This may be based on the time we spend developing your Statement of Advice, or a percentage-based fee. We will advise you of our fee prior to you engaging our services. We will issue a tax invoice for the agreed amount.

An explanation of the fees and charges of the product provider will be outlined in the relevant PDS and any Statement of Advice we provide you. We may also be paid ongoing commission for any insurance placed by an Adviser with the financial product issuer.

Please ask us if you would like further information or particulars.

5. Remuneration for our staff

We pay our Representatives and Advisers a salary and a bonus. Other employment costs (such as ongoing training) are paid by Resource Super.

The directors of Resource Super receive a flat annual fee.

6. Provision of advice

Our process for providing you financial advice
The process of financial planning involves translating your personal or business financial affairs and goals into a written plan called a Statement of Advice. A Statement of Advice is designed to help you determine whether and how you can meet your financial needs and goals through the proper management of your financial resources.

You need to provide us details of your individual needs, lifestyle objectives and financial goals and business. A good Statement of Advice relies on good information.

Your information helps us offer you the most appropriate advice possible.

You have the right not to provide this information. However, if you do not, we are required to warn you about the possible consequences that the advice you receive may not be appropriate to your individual needs, lifestyle objectives, financial goals and business.

Our Statement of Advice will contain instructions on how the advice should be implemented. We will work with you to ensure that the advice is properly implemented.

Our Advisers will give you a Statement of Advice, before proceeding to act on your instructions. If you receive advice in a time critical situation, the Statement of Advice will be provided within 5 days of the advice.

We will explain all significant risks associated with the strategies and financial products we recommend to you. If you do not fully understand the risks, you should ask us to explain those risks further.

When we recommend a particular financial product, we will give you a PDS. A PDS contains information prescribed by law to enable you to make an informed decision before acquiring a financial product.

The PDS details costs and product fees including commissions and is usually created by the financial institution providing the product.

When we provide you with further advice which is directly related to our original advice and your personal circumstances have not significantly changed, we will record that further advice in a Record of Advice that is retained on your file.

Review of advice

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact us immediately if your circumstances change in any way, or if you believe for any reason our advice is not appropriate to you.

Retention of Statements of Advice and Records of Advice We retain all Statements of Advice and Records of Advice issued to you for up to seven years from the date the advice was given to you. You may request a copy of the Statement of Advice and Record of Advice at any time within that period. This request may be made by contacting us in writing or by telephone.

7. How can you give us instructions about your financial products?

You may tell us how you would like to give us instructions. This can be in writing, fax, email, letter or another method as agreed by us.

8. Your information and rights to privacy

We understand the importance of protecting your rights to privacy. In handling your personal information, we are subject to the Privacy Act and we comply with the Australian Privacy Principles.

We are required by law to collect personal information about you for the purpose of providing advice. We also maintain records of any recommendations made to you.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, we will seek your consent. A copy of our Privacy Statement can be obtained by phoning us on 1800 824 227.

9. What should you do if you have a complaint?

There are avenues open to you if a dispute or complaint arises; however, we hope that you will raise any query or complaint with us and that it can be resolved to your satisfaction.

If you have a complaint about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint. Please contact the Complaints Officer on 1800 824 227 or put your complaint in writing and send it to:

Resource Super Pty Ltd
GPO Box 4556
Sydney NSW 2001

We will try and resolve your complaint quickly and fairly.

2. If the complaint can't be resolved to your satisfaction you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1300 367 287, you can write to:

The Manager
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Alternatively, you may call the ASIC Info line on 1300 300 630 between 9am and 8pm Monday to Friday.

10. Professional Indemnity Insurance

We hold a Professional Indemnity Insurance Policy which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. Subject to its terms and conditions, the Policy provides cover for civil liability resulting from third party claims concerning the professional services provided by Resource Super Pty Ltd and its employees and representatives.

This Policy covers professional services provided by employees and representatives of Resource Super Pty Ltd while they are in our employ, even where that employee or representative has subsequently left our employ.