

This Financial Services Guide (FSG) is designed to help you understand the financial services that CSF Pty Limited (**the Trustee**) as Trustee of the MyLifeMyMoney Superannuation Fund (**the Fund**) and its related entities listed below are able to offer you and to assist you in deciding whether to use the services and products we provide.

The Trustee has been a leading provider of superannuation and retirement services and products to members and employers across Australia for more than 45 years. Our services are provided through MyLifeMyMoney Superannuation Fund - an industry superannuation fund, MyLife MyPension - an account based pension for transition to retirement and retirement income streams and MyLife MyAdvice for personal advice services.

The Fund currently has two superannuation divisions: Catholic Super and MyLife MySuper. The Fund has competitive fees and returns all profits to members. We have a long history of strong investment returns, and offer a range of flexible investment options to cater for different member needs and objectives.

The Fund is open to everyone.

Our websites offer secure online access to your account, and a range of tools and features to help you keep track of your super and streamline your transactions.

This Financial Services Guide (FSG) complies with the requirements of the *Corporations Act 2001*. It provides information to help you decide whether to use the financial services available through the Trustee, including:

- who we are
- the types of financial services we are authorised to provide to you
- our fees and charges
- how our Representatives are paid, and
- your rights if you have a complaint.

The information contained in this FSG is general information only and has been prepared without taking into account any particular person's financial situation, needs or objectives.

Documents you may receive from us

Product Disclosure Statement

You will receive a Product Disclosure Statement (PDS) relating to the Fund if either the superannuation division or the pension is recommended. The PDS explains the features, costs, risks and benefits of the fund as a whole and of each division. A PDS will generally be provided to you before, or on becoming, a member of the Fund.

Who we are

CSF Pty Limited (ABN 30 006 169 286), as Trustee of MyLifeMyMoney Superannuation Fund, is permitted to provide the financial services set out in this FSG.

The Trustee:


- manages the MyLifeMyMoney Superannuation Fund (ABN 50 237 896 957)
- has an Australian Financial Services (AFS) Licence (AFSL 246664), which authorises it to provide you with general advice about superannuation products.

The Trustee also owns a financial advice firm CSF Financial Services Pty Limited trading as MyLife MyAdvice. The services provided by MyLife MyAdvice are not included in this FSG.





In this FSG, CSF Pty Limited and the MyLifeMyMoney Superannuation Fund are together referred to as 'the Trustee', 'the Fund', 'we', 'our' or 'us'.

What financial services are available to you?



We and our authorised employees can provide the following licensable services and products:

Entity	Services available	Services in detail
CSF Pty Limited (the Trustee) ABN 30 006 169 286 AFSL 246664 Trustee of MyLifeMyMoney Superannuation Fund (the Fund) 	Authorised services we can provide under our licence: <ul style="list-style-type: none"> • General financial advice • Educational services • Workplace visits 	<ul style="list-style-type: none"> • Superannuation related issues • Group life and income protection insurance • Investment options • Retirement planning • Social security • Estate planning related matters.

The services listed above are available to you through the following brands:

Catholic Super 	Superannuation in the accumulation phase	<ul style="list-style-type: none"> • Employer sponsored superannuation • Personal superannuation
MyLife MySuper 	Superannuation in the accumulation phase	<ul style="list-style-type: none"> • Employer sponsored superannuation • Personal superannuation
MyLife MyPortfolio 	Available to members of the Fund in either Division	<ul style="list-style-type: none"> • Investment option
MyLife MyInsurance 	Available to members of the Fund in either superannuation Division	<ul style="list-style-type: none"> • Income Protection insurance • Death and Total & Permanent Disablement insurance

Continued on the next page.

Brand	Services available	Services in detail
MyLife MyPension 	Account based pensions	<ul style="list-style-type: none"> • Pre-Retirement Pension • Retirement Pension
CSF Financial Services Pty Ltd trading as MyLife MyAdvice ABN 38 100 468 200 (wholly owned by CSF Pty Limited) See separate FSG 	<ul style="list-style-type: none"> • Financial product advice • Personal financial advice 	<ul style="list-style-type: none"> • Personal financial advice • Superannuation related issues • Group life and income protection insurance • Investment options • Retirement planning • Social security • Estate planning related matters.

Who is responsible for the advice given to you?

The Trustee has appointed Representatives to provide our financial services. Contact our Services Team if you wish to speak with a Representative. When providing you with the range of services we offer, our Representatives are at all times acting on behalf of the Trustee.

Staff of participating employers to the Fund are not authorised to provide financial services on behalf of the Trustee and the Trustee is not responsible for any services or advice provided by these people.

Our fees and charges

General advice

You will not incur a direct fee for using our general advice services. The cost of providing these services is included in the fees charged for membership of the Fund as set out in the PDS. We do not charge any additional fees or obtain any commissions for the advice provided.

Personal advice

If you want personal advice that takes into account your personal investment objectives, financial situation or

needs, or advice on products, you will be referred to an adviser from MyLife MyAdvice.

Fees may be incurred for personal or comprehensive advice provided by MyLife MyAdvice.

Please refer to the FSG of MyLife MyAdvice for more information. Contact our Services Team if you require a copy of the MyLife MyAdvice FSG.

How are our Representatives paid?

Our Representatives are salaried employees of the Trustee. No commissions, fees or volume related bonuses are paid to our Representatives for the services provided to you on behalf of the Trustee.

Does the Trustee have any relationships or associations that could influence the provision of our advisory services?

The Trustee may hold arm's length investments in other companies such as banks and insurance companies which issue financial products.

CSF Pty Limited is the sole shareholder of CSF Financial Services Pty Limited (ABN 38 100 468 200), trading as MyLife MyAdvice, which provides personal advice services.

CSF Pty Limited is the sole shareholder of MyLife MyFinance Limited (ABN 54 087 651 750), trading as MyLife MyFinance, which provides banking services.

The Trustee does not have any other relationships or associations with any other product issuers or service providers which could be expected to influence the provision of financial services provided under this FSG.

What professional indemnity insurance arrangements are in place?

The Trustee has in place adequate arrangements, including professional indemnity insurance, to compensate you for loss or damage arising as a result of the breach or breaches of any relevant legislative obligations by the Trustee or its representatives. The professional indemnity insurance meets the requirements of section 912B of the *Corporations Act 2001 (Cth)*.

Our policy covers the actions of directors, officers and Representatives of the Trustee, including the actions of former employees and Representatives who, subsequent to these actions, have ceased to be employed by, or act for us.

Respecting your privacy

The privacy of your personal information is important to us. We collect and maintain your personal information to ensure that we are able to provide you with advice on the products and services most appropriate to your needs. We also maintain a record of any recommendations made to you for a period of no less than seven years.

In order to best service your needs, our Representatives may need to disclose your personal information to other parties, such as life insurance companies.

As part of our continuing commitment to client services and the maintenance of client confidentiality, we have adopted the Privacy Principles as set out in the current privacy legislation. If you require more details, please read the **Your privacy** guide, available on our website.

If you have a complaint

We want to give you the best possible advice and service. If you have a complaint about the service provided to you, please contact:

The Complaints Officer
CSF Pty Limited
Mail: GPO Box 4303
Melbourne VIC 3001
Phone: 03 9648 4700

Advisory services complaints

Where your complaint relates to our advisory services provided pursuant to this FSG and you are not satisfied with the way your complaint is handled, or with its resolution, or you have not received a response from us within 45 days, you can contact the Financial Ombudsman Service (FOS) and request that they investigate the complaint on your behalf. This service is available to you free of charge but may only be used once you have made use of our own complaints handling process.

To find out whether FOS can handle your complaint and the type of information you need to provide, you can contact it as follows:

Financial Ombudsman Service
Mail: GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808
Email: info@fos.org.au
Web: fos.org.au

Fund accounts complaints

Where your complaint relates to your fund membership account and it is not resolved to your satisfaction or a response is not received within 90 days, you may be able to take your complaint to the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body set up by the Federal Government to assist members or their beneficiaries to resolve certain superannuation complaints. The SCT may be able to assist you to resolve your complaint but will only become involved after you have made use of the Trustee's own complaints handling process.

The service is free of charge and, in cases where the SCT is required to make a determination, it will be binding on the Trustee. The SCT does not consider

general complaints about the management of Fund (e.g. complaints relating to investment performance).

To find out whether the SCT can handle your complaint and the type of information you need to provide, you can contact it as follows:

Superannuation Complaints Tribunal

Mail: Locked Bag 3060
Melbourne VIC 3001

Phone: 1300 884 114

Email: info@sct.gov.au

Web: sct.gov.au

Privacy complaints

Where your complaint relates to the handling of your personal information, you may be able to take your complaint to the Office of the Australian Information Commissioner (OAIC).

To find out whether the OAIC can handle your complaint and the type of information you need to provide, you can contact it as follows:

Office of the Australian Information Commissioner

Mail: GPO Box 5218
Sydney NSW 2001

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Web: oaic.gov.au

Contacting us

Detailed information on the Trustee and the Fund is readily available through our websites or on request through our Services Team.

Catholic Super

Phone: 1300 655 002

Email: info@csf.com.au

Web: csf.com.au

MyLife MySuper

Phone: 1300 695 433

Email: info@mylifemysuper.com.au

Web: mylifemysuper.com.au

MyLife MyPension

Phone: 1300 963 720

Email: info@mylifemypension.com.au

Web: mylifemypension.com.au

You can also download publications and forms from our website, or request them via our Services Team.