

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
<p>CSF Pty Limited (the Trustee) ABN 30 006 169 286 AFSL 246664 Trustee of MyLifeMyMoney Superannuation Fund (the Fund)</p> 	<p>Authorised services we can provide under our licence:</p> <ul style="list-style-type: none"> • General financial advice • Educational services • Workplace visits • Intra-fund advice 	<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 • Intra-fund advice: <ul style="list-style-type: none"> ○ Investment choice ○ Salary sacrifice

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

<p>Catholic Super</p> 	<p>Superannuation in the accumulation phase</p>	<ul style="list-style-type: none"> • Employer sponsored superannuation • Personal superannuation
<p>MyLife MySuper</p> 	<p>Superannuation in the accumulation phase</p>	<ul style="list-style-type: none"> • Employer sponsored superannuation • Personal superannuation
<p>MyLife MyInsurance</p> 	<p>Available to members of the Fund in either superannuation Division</p>	<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.

Intra-fund advice

We offer personal intra-fund advice which covers simple superannuation topics (e.g. salary sacrifice contributions and

investment choices) relating to Catholic Super and MyLife MySuper only.

The cost of this service is paid for with the Administration fees charged by the Fund as set out in the PDS. This means that Catholic Super and MyLife MySuper members do not pay any additional out-of-pocket expenses for intra-fund advice.

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

If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is a not-for-profit external dispute resolution scheme to deal with complaints from consumers in the financial system. You can contact them using the details below:

Post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email: info@afca.org.au

Phone: 1800 931 678

Web: afca.org.au

Time limits to lodge your complaint with AFCA may apply, so you should act promptly. You can refer to the AFCA website to find the time limit relevant to your circumstances.

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.