

DIVERSA

GROUP

A guide to our relationship with you and others Financial Services Guide (FSG)

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**The financial services referred to in this
guide are offered by:**

Diversa Superannuation Services Limited

Australian Financial Services Licence No 273321

ABN: 77 107 165 962

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This guide contains important information about:

- the services we offer you and includes information to help you decide whether to use the financial services available through Diversa Superannuation Services Limited
- our relationships and associations with other financial product issuers
- fees and how we are paid
- your rights as a client, including if you have a complaint and how you can access them

When we recommend a particular financial product we will make a Product Disclosure Statement (PDS) available to you as the financial product issuer. The PDS will assist you in making an informed decision about the product and whether to acquire it as it contains among other product descriptions, risks, benefits, definitions, terms and conditions, fees and cooling-off rights.

Who is responsible for and the provider of the financial services given to me?

Diversa Superannuation Services Limited (Diversa) is the specialist superannuation division of the Diversa Group who provide responsible entity, administration, financial product management and marketing services.

Diversa Superannuation Services is a wholly owned subsidiary of Diversa Limited (ABN 60 079 201 835) a public listed company. Diversa Limited and its subsidiaries are the Diversa Group. Diversa has been issued with an Australian Financial Services Licence AFSL 273321.

The services we offer you

Under its AFS Licence, Diversa Superannuation Services is authorised to:

A. Provide financial product advice on:

- life risk products;
- any products issued by a Registered Life Insurance Company backed by one or more of its statutory funds;
- superannuation.

B. Deal in the following classes of financial products:

- interests in its own managed investment scheme (Issuing, applying for, acquiring, varying or disposing of a financial product); and
(on behalf of another person):
- deposit and payment products - limited to basic deposit products;
- life products - limited to life risk insurance products as well as any products issued by a Registered Life Insurance Company backed by one or more of its statutory funds;
- superannuation.

C. Operate the following registered managed investment schemes in its capacity as responsible entity:

- Diversa Group Life Pool scheme (ARSN:149439841);
- Diversa Group Salary Continuance Pool scheme (ARSN: 149439681).

Our relationships and associations with other Financial Product issuers

Diversa's parent company, Diversa Limited, wholly owns Trust Company (Superannuation) Limited (TTCSL) (AFSL 235153, ABN 49 006 421 638), a trustee company specialising in the provision of trustee services and the full outsourcing of superannuation fund services. Diversa variously provides administration, product management and marketing services for the following product issuers (being trustees of other superannuation funds):

- TTCSL - Trustee of the Managed Australian Retirement Fund (MARF) ABN 34 422 545 198
- Equity Trustees Limited ABN 46 004 031 298 AFSL 240975 - Trustee of Progress Super ABN 22 973 371 189
- TTCSL - Trustee of LESF SUPER (LESF) ABN 13 704 288 646
- T.I.S. Pty Ltd ABN 73 065 319 735 - Trustee of the Transport Industry Superannuation Fund (Transport Super) ABN 68 564 370 287
- TTCSL - Trustee of the Super Money Eligible Rollover Fund (SMERF) ABN 94 334 023 289

How Diversa staff members assist you

A staff member can assist you (to the extent that Diversa authorises them) to apply for, or vary the financial products referred to in this FSG and may also give you general or personal financial product advice about them. When providing you with our services, our staff are, at all times acting on behalf of Diversa.

General Advice can be provided over the telephone or face to face about the financial products we administer or issue but it will not take into account your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your particular financial needs and objectives. As well, you should read the associate product disclosure statement (PDS) before making an investment decision based on that general advice. Diversa does not charge a fee for this general advice service.

Where we discuss, or make a recommendation to offer, issue or arrange a financial product on your behalf, we will make the PDS for that financial product available. A PDS contains important information about the features, risks, benefits, terms and conditions, and costs of a product, and will help you to make an informed decision in relation to the acquisition of that product. Diversa Product Disclosure Statements can be found on our website - www.diversa.com.au

Personal advice is where the client's objectives and their financial situation, options and needs are investigated and considered, and the financial product advice made available to is based on these considerations and investigations. The level of inquiry and analysis required will depend on the extent of the advice requested.

Statement of Advice (SOA) - The law requires that an SOA is received when personal advice is provided. An SOA is a document that contains the advice provided to you, the basis on which the advice was given, risks associated with the advice, and includes information about any fees or commissions that apply and any associations that the licensee may have which may influence the advice.

Record of advice (ROA) - An ROA may be received where personal advice in the form of an SOA has previously been received, and further advice is provided which relates to that advice, and where your personal circumstances have not significantly changed.

While Diversa is able to provide personal advice on life risk and superannuation financial products, generally where advice is required, we will refer you to a non-Diversa adviser for that service.

What information do I need to provide - (The Anti-Money Laundering and Counter Terrorism Finance Act (AML/CTF))

The Federal Government has introduced anti-money laundering and counter-terrorism financing laws to reduce the risk of Australian businesses being misused for the purposes of money laundering or financing terrorism. As a result of this legislation, Diversa, along with other financial services organisations have a range of obligations (such as collecting personal information and verifying your identity, monitoring your transactions and reporting certain information to the Government regulator). We are not liable for any loss you may suffer as a result of our compliance with this legislation.

Depending on the type of financial product you apply for, you will need to complete the customer identification information process and provide the required identification documents, unless you have previously done so. This process only has to be completed once.

How do I give instructions about Diversa financial products

How you can give us instructions will depend on the service provided and arrangements made. Refer to the relevant product PDS and other information available on our website at www.diversa.com.au for further details.

What information do you maintain - Privacy

Diversa has established privacy standards and processes. We protect the personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law.

We only permit personnel associated with Diversa and its service providers to have access to your personal information. We require third parties that process personal information on our behalf to follow stringent standards of security and confidentiality. We will not disclose your personal information for marketing purposes to other entities unless you agree.

We may collect your personal information for a number of purposes, which may include:

- Providing you with membership and processing receipts and payments, statement production and other mail related services;
- Administering your participation in our services, assessing, processing and investigating risks and claims;
- Meeting necessary legal and regulatory requirements

You can access most of your personal information by calling us on (02) 8267 8400. If for some reason we can't provide you with access to the information we will tell you why.

Do any Diversa Staff get paid fees or commissions?

Diversa staff receive a fixed salary. Some employees have the opportunity to earn incentives or performance based bonuses. These incentives/bonuses are based on achieving service standards and business performance targets while meeting compliance requirements. It is not possible to determine at any given time whether a staff member will receive the bonus referred to above or to quantify them. The bonuses are not generally attributable to any particular product or service.

How do I pay for services

The way in which Diversa is paid depends on the type of service we are providing. As the responsible entity of our Group Insurance Pools we receive a fee which is included in the cost of the insurance premiums. Comprehensive details of our fees and costs are available in the Diversa Group Life and Salary Continuance PDS's.

Where we are providing administration services to a trustee of a superannuation fund our fees are generally received through amounts which are levied on members and, depending on the particular product, are payable either by the member or the trustee

Factors affecting the amount of the fees Diversa receives from members of funds, products or services include:

- The number of members in the superannuation fund
- The total assets of the superannuation fund
- Member turnover;
- The level of investment transactions processed; and
- Minimum fees negotiated in our administration contracts
- Number of members, levels of premiums and claim experience in the Group Insurance Pools

Where Diversa provides personal financial product advice, we will tell you in writing in the *Statement of Advice* what fee for service we may charge you, when you have to pay, and what payments (if any) we may receive from the Financial Product issuer/s.

Are any commissions, fees or other benefits payable to anyone in respect of the services we are authorised to provide?

If a customer is referred to Diversa (whether by a person or company advisory firm) we may pay the referrer a Fee of 13.05% of the annual premium on either our Group Life or Salary Continuance Pool. The fee is paid by the RE from its own resources, and is not an additional cost to you. If you have a financial adviser, and if the amount of the fee they will receive can be calculated at the time you receive advice, the actual amount should be disclosed to you as soon as practicable after that time.

You may request details of the referral fee specific to the financial product offered by us. Alternatively, referral fee details can be found in the PDS.

Your adviser may choose to charge an additional Adviser Service fee. If they do, this will be added to your premium payment. It is not a charge of the Pool.

What should I do if I have a complaint?

Diversa has established a complaints resolution process. If you have any complaints concerning our financial product advice please:

1. Telephone us on 02 8267 8400 any business day, 9.00am to 5.00pm Australian Eastern Standard Time (AEST) and we will work with you to resolve your concerns; or

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2. Write to us at the following address:
 - Complaints Manager, Diversa Superannuation Services Limited
P O Box A2499, Sydney South NSW 1253
 3. If you are not satisfied with our response you can phone or write to the Financial Industry Ombudsman Service which will then investigate the matter.

FOS cannot assist you to resolve a complaint unless:

 - You first raise the complaint with your financial services provider and they do not resolve the complaint to your satisfaction; or
 - The prescribed period* under legislation since your complaint was made to the financial services provider has lapsed and remains unsolved for consideration and resolution by our own inquiries and complaints procedures.

* The prescribed period under legislation is 45 days. However, the financial services provider can notify you that it requires 90 days to respond to your query.

 - A complaint should be directed to FOS where the matter relates to a service performed under the Diversa AFSL.
 - FOS can be contacted by
Telephone 1300 780 808, Email info@fos.org.au, website www.fos.org.au, or you can write to them at:
 - The Manager, Financial Ombudsman Service Ltd
GPO Box 3, Melbourne, Victoria 3001.

Professional Indemnity Insurance

Diversa holds appropriate professional indemnity insurance that satisfies the requirements of section 912B of the Corporations Act.

Detailed information on Diversa, its financial products and services can be found:

- on our website: www.diversa.com.au; or
- on request by telephoning: **02 8267 8400**

Retain this document for your reference and for any future dealings with Diversa.
