

What should you do if you have a complaint?

If you have a complaint about the financial services provided by Financial Synergy or Equity Trustees simply outline your complaint in writing addressed to:

Complaints Officer
max Super Fund
GPO Box 4678
Melbourne VIC 3001

If you are not satisfied with the way your complaint is handled, or with its resolution, you may be able to register your complaint with an independent external complaints body. Details of the two external complaints bodies relevant to Equity Trustees and Financial Synergy are provided below. Note that neither body can deal with your complaint unless you have been through the internal dispute resolution mechanism as described above.

Complaints relating to the Trustee

You can contact the Superannuation Complaints Tribunal as follows:

Superannuation Complaints Tribunal (SCT)
Locked Bag 3060
GPO Melbourne VIC 3001
Phone: 1300 780 808
www.sct.gov.au

Complaints relating to Financial Synergy

You can contact the Financial Industry Complaints Service Limited:

Financial Industry Complaints Service Limited (FICS)
PO Box 579
Collins St. West, Melbourne VIC 8007
Phone: 1300 780 808
www.fics.asn.au

Who's behind all this?

Equity Trustees Limited as trustee of the max Super Fund

Registration no. R1067897

ABN 46 004 031 298
RSE license no. L0003094
AFS licence no. 240975

Mail Address:
Equity Trustees Limited
GPO Box 2307
Melbourne VIC 3001

Phone: 1300 133 472
www.eqt.com.au

Financial Synergy Pty Ltd

ABN 27 005 484 391

Top Quartile Management Limited

ABN 98 006 771 848
AFS licence no. 238816

Mail Address:
Financial Synergy Pty Ltd
Level 46 360 Elizabeth Street
Melbourne VIC 3000

max Super Fund

Mail Address:
max Super
GPO Box 4678
Melbourne Victoria 3001

Phone: 1300 883 629
www.maxsuper.com.au



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Financial Services Guide

Issue Date: 30 June 2006

Equity Trustees Limited
as trustee of the **max Super Fund**
Registration no. R1067897
ABN 46 004 031 298 AFSL 240975

Financial Synergy Pty Limited
ABN 27 005 484 391
Top Quartile Management Limited
ABN 98 006 771 848 AFSL 238816

Financial Services Guide ('FSG')

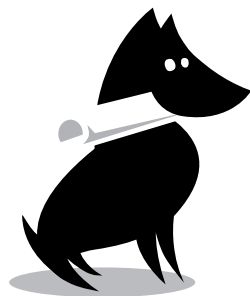
This is worth a quick read as it outlines important information on services provided by the Trustee, Equity Trustees Limited (Equity Trustees), and the Administrator, Financial Synergy Pty Ltd (Financial Synergy), in bringing you the **max Super Fund** ('**max Super**' or 'the Fund'). The information is general, so feel free to ask for more information.

The **max Super Fund** is managed and controlled by the Trustee, Equity Trustees. Equity Trustees has contracted Financial Synergy to provide member and employer administration services. This may involve providing general financial product advice about superannuation products.

This Financial Services Guide (FSG) was issued by Equity Trustees and by Financial Synergy, on 30 June 2006. It has been prepared to comply with the disclosure requirements of the Corporations Act 2001 for Australian Financial Services (AFS) licensees. This FSG includes information about Equity Trustees and Financial Synergy's financial services, how representatives are remunerated and your rights as a client should you have a complaint. It will help you decide whether you want to use the services outlined in this FSG.

You should read this FSG if you are a member or employer sponsor of the Fund or if you are thinking of becoming a member or employer sponsor of the Fund.

You may obtain a copy of the Product Disclosure Statement (**PDS**) for the **max Super Fund** from the Administrator. The PDS will give you information about the Fund that you will need to know before you make a decision in relation to the Fund.



What financial services do Financial Synergy and the Trustee provide?

Financial Synergy is authorised to act under AFS licence (no: 238816) which is held by Top Quartile Management Limited, a company 100% owned by Financial Synergy Pty Ltd. Under its AFS licence, Top Quartile Management Limited is authorised (in relation to retail clients) to:

- provide financial product advice; and
- deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person

in relation to superannuation products.

Equity Trustees is authorised under its own AFS licence (no. 240975) to do the following (in relation to retail and wholesale clients):

- provide general financial product advice; and
- deal in a financial product (including issuing interests in superannuation fund).

Who is responsible for the provision of financial services?

If you contact the Fund on 1300 883 629 or submit questions via the website, or write to Financial Synergy, any financial product advice will be provided by Financial Synergy Pty Ltd under the AFS licence held by Top Quartile Management Limited. Financial Synergy will be responsible for such advice and actioning all written and verbal requests you make to deal (i.e. acquiring, varying or disposing) with your interest in the Fund.

Equity Trustees may provide you with financial services by including on the Fund's website statements that amount to general advice, in which case it will be responsible for those statements.

When providing you with advice, representatives of Financial Synergy will only provide financial product advice specific to superannuation products and in particular for the **max Super Fund**. At no time will Financial Synergy, Top Quartile Management Limited

or Equity Trustees take into account your particular financial situation, needs or objectives in providing any general financial product advice. All advice will be of a general nature only.

How will I pay for this service?

The cost of providing financial services is included in the fees charged for membership of the Fund. Equity Trustees pays Financial Synergy a monthly fee for providing member and employer administration services in accordance with a written agreement between them.

Neither Equity Trustees nor Financial Synergy charge any additional fees, obtain any commissions or receive any other benefit for providing financial services to you.

Details of fees charged for membership of the Fund can be found in the PDS.

How are Representatives paid?

Representatives of Equity Trustees and Financial Synergy are paid a salary only. No commissions, fees or other benefits are paid for the provision of financial services, either to representatives or to third parties

Financial Synergy representatives may receive a performance related bonus based on predetermined individual, departmental and business objectives.

Do any relationships or associations exist which might influence the financial services the Trustee and Financial Synergy provides?

Equity Trustees and Financial Synergy do not have any relationships or associations with any product issuer that could reasonably be expected to influence either Equity Trustees or Financial Synergy in the provision of the financial services.