



Dated: 20 March 2012
DIY Master Pty Ltd
ABN 41 123 035 245
AFS License 312431

FINANCIAL SERVICES GUIDE

Our Financial Services Guide (FSG) is an important document that DIY Master Pty Ltd is required to give to you under our Australian Financial Services License requirements. The FSG provides you with valuable information about the financial services we provide and our company DIY Master Pty Ltd. You will then be in an informed position to decide on using our services. This FSG sets out the services that we can offer, types of products we promote and how we are remunerated. It also details the complaints handling procedures and how you can easily access them.

An offer document or Product Disclosure Statement (PDS) may be provided to you if you decide to use our services.

In order to invest in any of the financial products we promote you must complete an application form that is attached to the relevant offer document or PDS. The information in the offer document is specific to the product on offer and will assist you in making an informed decision about the product.

Who is DIY Master Pty Ltd?

DIY Master Pty Ltd provides promotional services to public offer superannuation funds. We do not act as a representative of any other licensee in relation to the services we provide you.

We are services providers to the Trustees of the superannuation funds we promote and may also provide administration services to other funds.

We are committed to providing our clients with the best personal services available based on trust, loyalty and professionalism. We believe that communication is the key in providing the client the transparent and easy to understand information to base their investment decisions on.

Products and Financial Services Offered:

DIY Master Pty Ltd is authorised to offer the following financial services under our license:

To provide general financial product advice for the following class of financial products:

- 1) Life products including:
 - A. investment life insurance as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds: and
 - B. investment risk insurance as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds: and

- 2) Superannuation:

To deal in a financial product by:

- 1) issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products

- 2) Superannuation:
to retail and wholesale clients.

We do not give personal financial advice.

We specialise in the promotion of public offer superannuation funds through licensed dealer groups and associated professional practices. A Product Disclosure Statement ('PDS') has been issued regarding the DIY Master Plan for this purpose.

Contact Us By:

You can contact us by:

- calling our Hotline 1800 455 666;
- faxing us on (07) 5574 1311;
- e-mailing us at info@diymaster.com.au or
- writing to us at DIY Master Pty Ltd. PO Box 8256, Gold Coast MC, Queensland 9726.

Instruct Us By:

Instructions can be given to us by telephone, fax, email, or by mail. Disclaimer terms and conditions can be found in the offer document of the products selected by you.

Your Privacy:

DIY Master Pty Ltd recognises the importance of the privacy of your personal information. You can request a copy of our full privacy policy by contacting our Hotline.

Our Remuneration for Services:

DIY Master Pty Ltd receives remuneration from the superannuation funds we promote and administer. This remuneration may include plan management fees which are more fully explained in the offer document or PDS of the individual superannuation funds. In the case of the DIY Master Plan, these percentage fees are charged (where the percentages are based on the value of your superannuation assets in the DIY Plan), i.e.:

Fee Description	% on Assets	Regularity
Management Fees		
Membership Administration Fee*	Estimated at 0.359% per annum (reduceable) net of RITC	Monthly in arrears
Plan Management Fee*	Estimated at 0.461% per annum (reduceable) net of RITC	Monthly in arrears

* DIY Master Pty Ltd may charge lower fees but that is negotiable with the Promoter.

Certain other fees can be imposed for provision of information to Members, where fees can range from \$55 to \$110, depending on the service. A withdrawal fee of \$55 applies to each withdrawal made by a Member from their Plan account.

Example of Fees Applicable

If a member had assets with a value of \$50,000, the annual deductible fees would be:

Membership Administration Fee*	\$179.50
Plan Management Fee*	\$230.50
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	\$410.33
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*Net of GST input credits

DIY Master Pty Ltd is not related to or associated with other parties named as Trustee, Investment Consultant or Insurer in the PDS, associated with the provision of financial services to Members.

Employees of DIY Master Pty Ltd who supply you information do not receive specific payments or commissions for this service. These employees and our directors receive salaries, bonuses and other benefits from us.

We may receive an insurance administration fee on insurance products sold in conjunction with some superannuation products. If we receive a fee the insurance product issuer will pay it from premiums they receive. The offer document or PDS for the particular product will disclose the fees.

You may receive advice in relation to the products we promote from financial advisers that do not work for DIY Master Pty Ltd. These advisers are required to advise you of their remuneration and commissions entitlements.

Handling Of Complaints:

You have the right to inquire into or complain about the operation and provision of our services. A procedure is in place to ensure all inquiries and complaints are dealt with in a timely and proper manner. If you have an inquiry or complaint, please contact us on our Hotline or e-mail us.

If you are not satisfied with DIY Master Pty Ltd's handling of your complaint you can lodge a written complaint with the Financial Ombudsman Service (FOS), PO Box 3, Melbourne Victoria 3001. You can call FOS on 1 300 780 808.

Updating this FSG:

This FSG may, from time to time, be updated without the express inclusion of new information in this version. This will occur where there may be new information which is not materially adverse to a recipient of our services. Through our website (www.diymaster.com.au) or through our Hotline 1800 455 666, you can gain access to new information relevant to this FSG (if any).